

OFFICERS IAS ACADEMY™

OFFICERS' PULSE



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CURRENT AFFAIRS
MONTHLY

The **PULSE** of UPSC at your fingertips.

Foreword

Officers Pulse Digest is a comprehensive monthly current affairs magazine that serves as a complete resource for UPSC CSE Prelims. It includes significant topics from sources like **The Hindu, Indian Express, Business Standard, Yojana, Kurukshetra, Down to Earth**, and more.

Although “**Officers Pulse- Digest**” is primarily oriented towards Prelims, reading “Officers Pulse- In depth” along with it is crucial for effectively tackling the Prelims examination.

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POLITY

1) PRESIDENT RULE

Why in the news?

President's Rule was revoked in Manipur to facilitate the swearing-in of a new NDA government led by Chief Minister-designate Yumnam Khemchand Singh.

About

President's Rule in India (Article 356) is the suspension of a state government and imposition of direct central rule, **usually following a "failure of constitutional machinery"**. It allows the President to dismiss the state cabinet and dissolve the legislature, placing the state under the governor's administration.

Constitutional mechanism for imposing art- 356

- If the President is satisfied that the state government cannot function according to the Constitution.
- This satisfaction may be based on the Governor's report or even without such a report.
- If a state fails to comply with binding directions issued by the Union government, it becomes a valid ground for imposing President's Rule.

Parliamentary Approval and Duration

Approval: The proclamation must be approved by both Houses of Parliament within two months.

Majority Required: Approval requires a simple majority in both the Lok Sabha and the Rajya Sabha.

Initial Duration: Valid for 6 months from the date of proclamation.

Extension: Can be **extended every 6 months up to a maximum of 3 years**. Conditions for Extension Beyond 1 Year (44th Amendment):

- A National Emergency must be in operation in the whole of India or the concerned state.
- The Election Commission of India must certify that elections to the state legislative assembly cannot be held.

Consequences of President's Rule

- The State Council of Ministers headed by the Chief Minister is dismissed.
- The Governor administers the state on behalf of the President, assisted by the Chief Secretary and other officials.
- Parliament assumes the legislative powers of the state legislature and passes state laws and the state budget.
- The Proclamation must be approved by both Houses of Parliament within six months and can be extended periodically with parliamentary approval.
- The State High Court continues to function normally, and its powers and constitutional status remain unaffected.

Judicial Review

In the landmark **S.R. Bommai v. Union of India**, the Supreme Court of India laid down **safeguards to prevent misuse of Article 356**:

- The imposition of President's Rule is subject to judicial review.
- Courts can examine the material on which the President's satisfaction was based.
- If the proclamation is found unconstitutional, the court can restore the dismissed state government.
- The state assembly should not be dissolved before parliamentary approval; it should remain under suspended until then.

Revocation

The President can revoke the proclamation at any time through another proclamation.

Parliamentary approval is not required for revoking President's Rule.

2) PARLIAMENTARY PRIVILEGES

Why in the news?

The issue of freedom of speech of Members of Parliament (MPs) has come under scrutiny following concerns over the expunction of remarks during the Budget Session of Parliament 2026, raising questions on whether procedural rules of the House are being used to curtail constitutionally guaranteed speech under Article 105.

About

Parliamentary privileges in India, mainly governed by Articles 105 (Central) and 194 (State). Parliamentary privileges and immunities are special rights, freedoms, and protections granted to Members of Parliament (MPs) and state legislators in India, allowing them to carry out their functions effectively and without external interference.

Key Provisions under Article 105:

- **Freedom of Speech in Parliament**
 - MPs enjoy freedom of speech within Parliament.
 - However, it is **subject to the Constitution and rules/standing orders of the House.**
- **Immunity from Legal Proceedings**
 - No MP can be taken to court for:
 - Anything said in Parliament
 - Any vote given
 - Extends to authorized publications of parliamentary proceedings.
- **Other Privileges**
 - Parliament can define its privileges by law.
 - Until codified, privileges are based on those existing **prior to the 44th Constitutional Amendment Act, 1978.**

- **Extension to Non-Members**

- These protections also apply to individuals (like Ministers or Attorney General) who have the right to participate in proceedings.

Ultimately, Codifying parliamentary privileges, in a balanced and carefully defined manner, can bring clarity, transparency, and accountability, while still preserving the autonomy of Parliament.

3) RAJYA SABHA ELECTIONS

Why in the news?

The Election Commission of India has announced the schedule for the biennial elections to fill 37 seats in the Rajya Sabha across 10 States.

About

The Rajya Sabha is the **upper house** of the Parliament of India, representing the states and Union Territories in the federal structure. **It is a permanent body and is not subject to dissolution, with one-third of its members retiring every two years.**

Elections

Members of the Rajya Sabha are elected indirectly by the elected members of the State and Union Territory Legislative Assemblies, following the **system of proportional representation through the Single Transferable Vote (STV).**

Under this system, **MLAs do not vote for just one candidate.** Instead, they rank candidates in order of preference (1, 2, 3, etc.) on the ballot paper.

To be elected, a candidate must secure a required quota of votes.

- If a **candidate receives votes exceeding the quota**, the surplus votes are transferred to other candidates according to the next preference indicated, at a reduced value.
- If seats remain unfilled, the candidate with the **lowest number of votes is eliminated**, and their votes are redistributed among the remaining

candidates based on subsequent preferences.

Electoral College

The Electoral College for Rajya Sabha elections consists **only of the elected Members of Legislative Assemblies (MLAs)** of the States and Union Territories.

Domicile Requirement

- **Before 2003:** A candidate was required to be a resident of the state from which they contested.
- **After 2003:** Following the **Representation of the People (Amendment) Act, 2003**, the domicile requirement was removed, allowing a candidate to contest from any state provided they are an elector in any parliamentary constituency in India.

“Open Ballot” System

Rajya Sabha elections follow an open ballot system.

- MLAs belonging to political parties must show their marked ballot to the party’s authorized agent before casting it in the ballot box.
- This provision **aims to prevent cross-voting and the influence of money power.**
- Independent MLAs are not required to show their ballots to anyone.

Anti-Defection

The Supreme Court of India has ruled that **voting against the party whip in a Rajya Sabha election does not lead to disqualification under the Tenth Schedule** of the Constitution of India (Anti-Defection Law).

While the political party may take disciplinary action such as suspension or expulsion, the MLA does not lose their membership of the Legislative Assembly.

NOTA

In 2018, the Supreme Court of India removed the NOTA (None of the Above) option in Rajya Sabha

elections in the **Shailesh Manubhai Parmar vs. Union of India case.**

The Court held that **NOTA undermines the principles of proportional representation and the single transferable vote system used in these elections.**

4) REMOVAL OF SPEAKER

Why in the news?

Recently, the Opposition moved a resolution seeking the removal of Om Birla from the post of Speaker of the Lok Sabha.

About

The Speaker of the Lok Sabha is **the presiding officer of the Lok Sabha** and plays a vital role in maintaining order and conducting proceedings efficiently. The office of the Speaker is provided under **Article 93** of the Constitution of India, which mandates the election of a Speaker and Deputy Speaker. The Speaker presides over sessions, regulates debates, and ensures discipline in the House.

Procedure for the Removal of the Lok Sabha Speaker

Constitutional Provisions

The removal of the Speaker of the Lok Sabha is governed by Article 94 of the Constitution of India, which specifies the circumstances under which the Speaker or Deputy Speaker vacates office:

- **Article 94(a):** The Speaker ceases to hold office if they are no longer a member of the Lok Sabha.
- **Article 94(b):** The Speaker may resign at any time by submitting a written resignation to deputy speaker.
- **Article 94(c):** The Speaker may be removed by a resolution passed by a majority of all the then members of the House (effective majority).

This provision applies only to the Lok Sabha and not to the Rajya Sabha.

- The Speaker does not vacate office upon dissolution of the Lok Sabha and continues

until just before the first sitting of the new House.

- However, **removal through a resolution results in immediate vacancy.**

Procedural Requirements

The detailed procedure is laid down in Rules 200–203 of the Rules of Procedure and Conduct of Business in Lok Sabha:

1. Notice of Motion

- A **minimum of 14 days'** notice must be given before moving the resolution.
- The notice must be submitted in writing to the Secretary-General and signed by at least one member.

2. Admission of Motion

- If the motion is in order, it is included in the List of Business.
- The presiding officer reads the motion in the House.
- For admission, at least 50 members must stand in support.
- If fewer than 50 members support it, the motion is dropped.

3. Conditions for the Motion

- Charges must be clear, specific, and precise.
- The motion must not include arguments, inferences, defamatory remarks, or irrelevant content.
- Discussion is strictly limited to the stated charges.

Passing of the Resolution

- The resolution must be passed by a majority of all the then members of the House (**effective majority**).
- If passed, the Speaker is removed immediately from office.

Role of the Speaker during Removal Proceedings

As per Article 96:

- The Speaker cannot preside over the House during the proceedings.

- They may participate in discussions and vote as an ordinary member.
- However, they cannot exercise a casting vote in case of a tie.

Historical Context

Motions for removal have been attempted against:

- G. V. Mavalankar (1954)
- Hukam Singh (1966)
- Balram Jakhar (1987)

All such motions failed, and no Speaker has ever been removed through this process.

5) PARLIAMENTARY STANDING COMMITTEE

Why in the news?

The Parliamentary Standing Committee on Communications and Information Technology, adopted a resolution lauding the successful organisation of the India AI Impact Summit.

About

Parliamentary Standing Committees form a vital part of India's legislative system, functioning as specialised bodies that strengthen efficiency, accountability, and transparency in parliamentary work.

Parliamentary Standing Committees operate under **the authority of the Indian Constitution (Articles 105 and 118)** and the Rules of Procedure of the House, reporting directly to the Speaker or Chairman.

Parliamentary Standing Committees are generally constituted for **one year**. After one year, they are **reconstituted (renewed)** by the Presiding Officers (Speaker/Chairman). Members may be **reappointed**.

Eligibility Conditions

- Every member must be a sitting **Member of Parliament (MP)**, drawn from either the Lok Sabha or the Rajya Sabha depending on the specific composition and mandate of the committee.

- Members are formally appointed through nomination by the **Speaker of the Lok Sabha** (for members representing the Lower House) or the **Chairman of the Rajya Sabha** (for members representing the Upper House).
- Ministers are **not eligible** to be members of Department-related Standing Committees.
- Membership reflects **proportional representation of political parties**.

Standing Committees in Parliament are broadly classified into the following six categories:

1. Financial Committees
2. Department-related Standing Committees
3. Committees to Inquire
4. Committees to Scrutinise and Control
5. Committees Relating to the Day-to-Day Business of the House
6. House-Keeping (Service) Committees

Functions of Parliamentary Standing Committee:

1. Financial Oversight

The three Financial Standing Committees ensure prudent use of public funds and uphold financial accountability.

- **Public Accounts Committee (PAC):** Examines audit reports of the Comptroller and Auditor General of India to detect financial irregularities, wasteful expenditure, corruption, or inefficiency.
- **Estimates Committee:** Often called the "Continuous Economy Committee," it evaluates budget estimates and recommends measures to improve efficiency and economy in administration.
- **Committee on Public Undertakings (COPU):** Reviews the accounts and performance of Public Sector Undertakings (PSUs) to ensure adherence to sound commercial principles.

2. Legislative Scrutiny

The Department-related Standing Committees (DRSCs) play a crucial role in detailed examination of Bills.

- **Expert Consultation:** They invite experts, civil society representatives, and stakeholders to provide inputs, ensuring technically sound and practical legislation.
- **Consensus Building:** Since meetings are held in camera and not televised, members often engage in constructive, bipartisan deliberations.
- **Clause-by-Clause Examination:** Each provision of a Bill is carefully reviewed and amendments are suggested before final passage in the House.

3. Scrutiny of Demands for Grants

During the recess of the Budget Session, the 24 DRSCs examine the Demands for Grants of various Ministries.

- They assess whether proposed allocations align with past performance and future objectives.
- Their reports enable informed discussion and voting during the Budget process.

4. Administrative and Executive Accountability

Committees serve as a continuous oversight mechanism over the functioning of the Executive.

- **Examination of Annual Reports:** They assess whether Ministries and departments have achieved their stated policy objectives.
- **Committee on Government Assurances:** Monitors assurances and commitments made by Ministers in the House to ensure implementation.
- **Committee on Subordinate Legislation:** Scrutinizes delegated legislation to ensure that rules and regulations framed by the Executive remain within the authority granted by Parliament.

5. Ethical and Procedural Oversight

- **Ethics Committee:** Examines issues related to members' conduct and adherence to ethical standards.

- **Privileges Committee:** Investigates cases involving breach of parliamentary privileges.
- **Business Advisory Committee:** Determines the allocation of time and scheduling of business in the House.

6) SUBSTANTIVE MOTION

Why in the news?

An MP has moved a substantive motion in the Lok Sabha to disqualify the Leader of the Opposition and ban them from contesting elections for life over alleged anti-national conduct.

About

In parliamentary proceedings, a motion is a formal proposal moved by a member to obtain a decision of the House. Every matter decided by the House is placed in the form of a motion, which is then accepted or rejected. Thus, motions form the basic foundation of all discussions and decisions in Parliament.

The admissibility of a motion is decided by the Speaker of the Lok Sabha.

As per **Rule 186 of the Rules of Procedure and Conduct of Business in Lok Sabha**, a motion must meet certain conditions:

- It should address a single definite issue,
- Must not include arguments, sarcastic or defamatory expressions,
- Should relate to a recent matter,
- Must not concern issues pending before a court (sub judice),
- Should primarily fall within the jurisdiction of the government of India.

Substantive Motion

A Substantive Motion is a **self-contained, independent proposal submitted for the approval of the House**. It is drafted in such a way as to be capable of expressing the decision of the House on a specific, often very serious, matter.

Key Characteristics

Self-Contained: It does not depend on any other motion or proceeding. It stands on its own merit.

High Importance: These are used for the most significant business of the House, such as the removal of high constitutional authorities.

Formal Notice: Since they deal with critical matters, they usually require a formal notice before they can be moved.

Examples of Substantive Motions

The Indian Constitution and Parliamentary rules specify that certain actions must be taken via a substantive motion to ensure dignity and deliberation:

- **Impeachment of the President:** Under Article 61.
- **Removal of the Vice-President:** Effective through a resolution, this acts as a substantive motion.
- **Removal of Judges:** Of the Supreme Court or High Courts.
- **Removal of the Chief Election Commissioner (CEC) or the Comptroller and Auditor General (CAG).**
- **Motion of Thanks:** The discussion on the President's Address at the start of the first session of the year.

Motion Type	Purpose	Relationship to Other Business
Substantive	To decide on a major, independent issue.	Independent and self-contained.
Substitute	To replace an original motion.	Dependent on an existing motion; if adopted, the original is dropped.

Subsidiary	To aid or modify how the House deals with a motion.	Dependent; it cannot be moved without a parent motion.
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7) PRIME MINISTERS OFFICE

Why in the news?

Narendra Modi inaugurated the new PMO at Seva Teerth, replacing old, scattered offices in Central Vista with a modern centralized complex.

About

The Prime Minister's Office (PMO) was established on **August 15, 1947**, following independence, initially as the Prime Minister's Secretariat to provide essential administrative support and take over functions from the Secretary to the Governor-General. It is not created by a specific law but operates as a department **under the Government of India (Allocation of Business) Rules, 1961**.

It acts as a specialized unit that assists the PM in fulfilling their duties as the **Head of Government and the Chief Executive**.

Structure of the PMO

The PMO follows a dual-headed hierarchy:

- **Political Head:** The Prime Minister of India.
- **Administrative Head:** The **Principal Secretary** to the Prime Minister (typically a senior IAS officer).
- **Composition:** The office consists of high-ranking officials, including one or two **Additional Secretaries**, five **Joint Secretaries**, and several Directors, Deputy Secretaries, and Under Secretaries.

Core Functions

- **Executive Assistance:** Helps the PM discharge overall responsibilities as the chief executive of the Union Government.
- **Business Rules:** Processes all files and references that reach the PM under the Government of India (Allocation of Business) Rules.

- **Policy Coordination:** Assists the PM in their role as the Chairperson of NITI Aayog (formerly the Planning Commission) and other statutory bodies.
- **Case Examination:** Provides a critical filter and analysis for new cases or proposals submitted for the PM's personal consideration.
- **Public Interface:** Manages the PM's public relations, including grievance redressal and communications with the citizenry.

Initiatives of the Prime Minister's Office

- **PRAGATI:** Real-time monitoring platform for projects with direct PM-official interaction.
- **CPGRAMS:** Online system for citizen grievances with time-bound redressal.
- **e-Samiksha:** Digital tool to track implementation of government decisions.
- **MyGov:** Platform to promote citizen participation in governance.
- **PM Gati Shakti:** Integrated plan for coordinated infrastructure development.

8) JUDICIAL TRANSPARENCY

Why in the news?

The Chief Justice of India's office received 8,630 complaints against judges over the past decade.

About

Judicial transparency and accountability are fundamental prerequisites for the impartial delivery of justice, ensuring that the third pillar of democracy remains both independent and answerable to the public. **Given the increasing complexity of complaints against members of the judiciary, a comprehensive legal framework is essential to move beyond the current self-regulatory models and provide a robust, statutory basis for accountability**

Judicial Accountability Mechanisms

- **Code of Judicial Ethics-** The *Restatement of Values of Judicial Life (1997)* lays down a 16-point ethical code, requiring judges to

maintain integrity, avoid close ties with practicing lawyers, and not engage in political activities.

- **Global Ethical Standards-** The *Bangalore Principles of Judicial Conduct (2002)*—covering independence, impartiality, integrity, propriety, equality, and competence—serve as guiding standards for the Indian judiciary.
- **In-House Accountability Mechanism-** The *In-House Procedure (1997)* is a self-regulatory system to examine complaints against judges, led by the Chief Justice of India (or next senior judge if the complaint is against the CJI), though it remains informal and non-statutory.
- **Administrative Accountability (Master of Roster)-** The Chief Justice of India, as “Master of the Roster,” allocates cases to ensure orderly functioning, though concerns exist regarding transparency in this power.
- **Transparency through Voluntary Disclosures-** Since 2009, judges of the Supreme Court of India have voluntarily declared their assets publicly, reflecting a move towards transparency despite lacking legal mandate.

Transparency & the RTI Act

- **CJI under RTI:** In the *Central Public Information Officer, SC v. Subhash Chandra Agarwal (2019)*, the SC ruled that the **Office of the CJI is a "Public Authority"** under the RTI Act.
- **Fiduciary Relationship:** While the CJI is under RTI, information held in a "**fiduciary capacity**" (**personal details or sensitive notes**) can be exempted.
- **Judicial Independence vs. RTI:** The SC held that transparency does not undermine judicial independence but reinforces it.

Exemptions: **Section 8(1)(j) of the RTI Act is often used to protect personal information of judges unless there is an overriding public interest.**

9) CONTEMPT OF COURT

Why in the news?

The Supreme Court of India banned a Class 8 judiciary chapter from a National Council of Educational Research and Training (NCERT) textbook, warning of contempt action while directing identification of officials involved in drafting it.

About

- In the Indian judicial system, contempt of court refers to any act that disrespects or undermines the authority, dignity, or functioning of a court.
- The Constitution of India empowers higher courts to punish for contempt in order to maintain judicial authority and uphold the rule of law. **Article 129** declares the Supreme Court of India as a court of record and grants it the power to punish for its own contempt. **Article 142(2)** further authorizes the Supreme Court to issue orders to secure the attendance of persons, the production of documents, or to punish for contempt. Similarly, **Article 215** provides that every High Courts of India is also a court of record and has the authority to punish for contempt of itself, ensuring that the dignity and functioning of the judiciary are protected.
- Contempt includes behaviour that obstructs justice or interferes with judicial proceedings, such as disobeying court orders, influencing witnesses, tampering with evidence, or disregarding directions of the court. **The law governing this offence is the Contempt of Courts Act, 1971**, which was enacted based on the recommendations of the **H. N. Sanyal Committee**.

Types of Contempt

The (Contempt of Courts Act, 1971) Act classifies contempt into **two categories**:

1. Civil Contempt

Defined under **Section 2(b)** of the Act, civil contempt refers to the **wilful disobedience of any judgment, decree, direction, order, writ, or other process of a court, or wilful breach of an undertaking given to the court.**

2. Criminal Contempt

Under **Section 2(c)**, criminal contempt includes **publishing or doing any act that:**

- Scandalises or lowers the authority of any court.
- Interferes with or prejudices the course of judicial proceedings.
- Obstructs or interferes with the administration of justice in any other way.

Punishment for Contempt

A person found guilty of contempt may face simple imprisonment up to six months, a fine up to ₹2,000, or both. However, if the accused offers an apology that satisfies the court, the punishment may be reduced or waived.

Powers of Courts

- Every High Court has the authority to punish for contempt of subordinate courts.
- In cases of criminal contempt, the Supreme Court of India or the High Courts of India can initiate proceedings suo motu, or upon a motion filed by the Advocate General or any other person with the Advocate General's written consent.

2006 Amendment

The 2006 amendment to the Contempt of Courts Act, 1971 clarified **that courts should punish contempt only when the act substantially interferes or is likely to interfere with the administration of justice.**

Important Judgements

- **Baradakanta Mishra v Registrar of Orissa High Court (1973)** – The Court held that

contempt powers are necessary to maintain the dignity and authority of courts.

- **P. N. Duda v P. Shiv Shanker (1988)** – The Court stated that contempt power should be used sparingly and only when justice is threatened.
- **Vijay Kurlle Contempt Case (2020)** – The Court ruled that scandalous allegations against judges amount to criminal contempt.

10) BAR COUNCIL OF INDIA

Why in the news?

The Supreme Court of India took suo motu cognisance to develop a mechanism that enhances transparency and accountability in the functioning of Bar bodies.

About

- The **Bar Council of India is a statutory body** established by Parliament to regulate and represent the legal profession in India.
- It was created under **the Advocates Act, 1961**, following the recommendations of the All India Bar Committee.
- Its primary objective is to protect and promote the rights, interests, and privileges of advocates across the country.

Composition

- The Council consists of **members elected from each State Bar Council**, along with the **Attorney General of India** and the **Solicitor General of India**, who serve as **ex-officio members**.
- Members of the **State Bar Councils are elected for a term of five years**.
- From among its members, the Council elects a **Chairman and Vice-Chairman**, each serving a **two-year term**.

Functions

- Regulates the **legal profession** by setting **standards of professional conduct and etiquette** and exercising **disciplinary control over advocates**.

- Prescribes **standards for legal education** and grants recognition to universities whose **law degrees qualify graduates for enrolment as advocates**.
- Conducts the **All India Bar Examination (AIBE)** to issue a **Certificate of Practice** for advocates in India.
- Provides **financial support and welfare schemes** for economically weaker and physically challenged advocates.

Recognises **foreign law qualifications on a reciprocal basis**, allowing eligible candidates to enroll as advocates under the Act.

11) CHIEF ELECTION COMMISSIONER

Why in the news?

Opposition parties are contemplating moving an impeachment motion against the Chief Election Commissioner (CEC) over allegations of highly biased conduct in the discharge of official duties.

About

The **Chief Election Commissioner of India (CEC) is the head of the Election Commission of India** and is responsible for supervising, directing, and controlling the conduct of elections in the country.

The office of the Chief Election Commissioner of India (CEC) is provided under **Article 324** of the Constitution of India.

Appointed by the President of India, the CEC ensures free and fair elections to the **Lok Sabha, Rajya Sabha, State Legislatures, and the offices of the President and Vice-President**.

Independence of CEC

The removal of the Chief Election Commissioner (CEC) is governed by strict constitutional safeguards to ensure the independence of the Election Commission of India.

Under **Article 324(5)** of the Constitution of India, the service **conditions and tenure of the Election Commissioners and Regional**

Commissioners are determined by the President, subject to laws made by Parliament.

- The Constitution provides strong security of tenure for the CEC by stating that the CEC can be **removed only in the same manner and on the same grounds as a judge of the Supreme Court of India**.
- Other Election Commissioners or Regional Commissioners, however, can be removed by the President only on the recommendation of the CEC.
- Additionally, the service conditions of the CEC cannot be altered to their disadvantage after appointment.
- To regulate appointments, conditions of service, and tenure, Parliament **enacted the Chief Election Commissioner and Other Election Commissioners (Appointment, Conditions of Service and Term of Office) Act, 2023**, which maintains the same constitutional process for resignation and removal.

Grounds for Removal

The Constitution limits the grounds for removal to only two charges:

- **Proved misbehaviour**
- **Incapacity**

Although public discussions often describe the process as “impeachment,” **the Constitution technically reserves the term impeachment only for the President of India under Article 61 of the Constitution of India**. In the case of judges and the CEC, the correct constitutional term is removal.

Procedure for Removal

The removal process is similar to that for removing a Supreme Court judge and follows a quasi-judicial procedure under **the Judges Inquiry Act, 1968**.

1. Initiation of the Motion

A motion for removal can be introduced in either House of Parliament. **The motion must be supported by at least 100 members of the Lok**

Sabha or 50 members of the Rajya Sabha. It is then submitted to the respective Presiding Officer, the Speaker of the Lok Sabha or the Chairman of the Rajya Sabha.

2. Admission and Investigation

The Presiding Officer may admit or reject the motion. If admitted, a three-member inquiry committee is constituted, consisting of:

- **A judge of the Supreme Court**
- **A Chief Justice of a High Court**
- **A distinguished jurist**

The committee investigates the allegations, and the CEC is given the opportunity to defend themselves.

3. Committee Report

After investigation, the committee submits its report.

- If the charges are not proved, the motion is dropped.
- If the charges are proved, the report is submitted to the House where the motion originated.

4. Voting in Parliament

The motion must then be passed by both Houses of Parliament in the same session with a special majority, which means:

- A majority of the total membership of the House, and
- **At least two-thirds of the members present and vote.**

5. Presidential Order

Once both Houses pass the motion, an address is presented to the President. The President of India then issues the formal order removing the Chief Election Commissioner from office

12) MODEL CODE OF CONDUCT

Why in the news?

CEC Gyanesh Kumar said the Model Code of Conduct will be strictly enforced in Tamil Nadu to prevent poll inducements and described the

Special Intensive Revision as a successful model for the country.

About

- The **Model Code of Conduct (MCC)** is a **set of guidelines issued by the Election Commission of India (ECI)** to regulate the behaviour of political parties and candidates during elections.
- It aims to ensure **free, fair, and peaceful elections** and to maintain a **level playing field** among contesting parties.
- It is a **consensus-based document**, meaning political parties themselves agreed to follow these rules.
- **Not legally binding** (no statutory backing), but it is **strictly enforced by the ECI**.

Constitutional Basis

The MCC derives authority from **Article 324 of the Constitution of India**, which empowers the **Election Commission** to:

- Supervise elections
- Direct and control the conduct of elections to **Parliament and State Legislatures**.

Although MCC itself is not mentioned in the Constitution, **Article 324 allows the ECI to enforce it**.

- The Model Code of Conduct comes into force **from the announcement of the election schedule by the Election Commission of India** and remains in effect until the declaration of election results, covering the campaigning, polling, and counting period.
- The **Dinesh Goswami Committee on Electoral Reforms** recommended giving **statutory status** to the Model Code of Conduct to strengthen its enforcement. Similarly, the **2013 Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice** suggested incorporating provisions of the MCC into the Representation of the People Act to make it legally binding and improve compliance during elections.

Provisions of Model Code of Conduct

1. **General Conduct** – Political parties and candidates must avoid activities that create tensions based on **caste, religion, or language**, refrain from personal attacks, and must not engage in **bribery or voter intimidation** (linked with provisions of the Representation of the People Act).
2. **Public Meetings** – Parties must **inform local authorities in advance** about meetings, obtain necessary permissions, and ensure that their meetings **do not disrupt those of other parties**.
3. **Processions** – Political parties must **coordinate with police authorities** to avoid clashes during rallies or processions, and **burning effigies of rival leaders is prohibited**.
4. **Polling Day Rules** – Only **voters and authorised personnel** are allowed inside polling booths, and party workers must carry **official identity badges**.
5. **Polling Booth Conduct** – Political parties must **not crowd polling stations**, and **campaigning within 100 metres of polling booths is prohibited**.
6. **Election Observers** – The **Election Commission of India appoints observers** to monitor elections, and candidates can report violations directly to them.
7. **Party in Power** – The ruling party **cannot misuse government machinery**, combine official visits with campaigning, or announce **new schemes, grants, infrastructure projects, or ad-hoc appointments** during the election period.

13) Members of Parliament Local Area Development Scheme (MPLADS)

Why in the news?

The Bharatiya Janata Party accused MPs from the Indian National Congress in Rajasthan of diverting local development funds to projects in Haryana, alleging a violation of norms governing constituency-based development spending.

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About

The **Members of Parliament Local Area Development Scheme (MPLADS)** is a Central Sector Scheme launched in 1993 and administered by the Ministry of Statistics and Programme Implementation.

- **Objective-** Its main objective is **to enable Members of Parliament to recommend works for the creation of durable community assets**, such as drinking water and sanitation facilities, based on local needs.
- **Implementation-** The implementation is carried out by government departments, trusts, and cooperatives selected **by the Implementing District Authority (IDA)**.
- **Fund Allocation-** Each MP is **allocated ₹5 crore** annually under the scheme. Lok Sabha MPs can recommend works within their constituencies, while Rajya Sabha MPs can recommend works within their state of election, and nominated members can recommend works anywhere in the country.
- **Nature of Funds-** The scheme includes provisions for social equity, requiring **MPs to allocate at least 15% of funds to Scheduled Caste areas and 7.5% to Scheduled Tribe areas annually**; if a constituency has fewer tribal populations, funds may be used in SC-dominated areas and vice versa. **MPLADS funds are non-lapsable**, meaning unspent funds are carried forward to subsequent years.
- **Special funds-** Additionally, MPs may recommend works up to ₹25 lakh per year outside their area, and in case of **natural calamities, they can recommend up to ₹1 crore** for the affected district.

14) POLICE REFORMS

Why in the news?

The Supreme Court (SC) in March 2026 continued to pull up various Indian states for failing to follow the 2006 Prakash Singh case guidelines on police reforms.

About

In India, “**police**” is primarily a State subject under the Constitution of India, as listed in the State List (List II) of the Seventh Schedule, which means that state governments have the authority to legislate on and administer policing within their territories.

Prakash Singh Case:

The Prakash Singh Case (Prakash Singh vs. Union of India, 2006) is a landmark Supreme Court judgment that **serves as the blueprint for Police Reforms in India**. It was initiated in **1996** by **former DGP Prakash Singh and N.K. Singh**, seeking to insulate the police from political pressure and improve accountability.

The 7 Binding Directives

The Supreme Court issued seven specific directives to all states and union territories:

1. **State Security Commission (SSC):** To ensure the state government does not exercise unwarranted influence or pressure on the police and to lay down broad policy guidelines.
2. **Selection and Tenure of DGP:** The Director General of Police (DGP) must be selected from the three senior-most officers empanelled by the UPSC and must have a **minimum fixed tenure of 2 years**.
3. **Tenure of Other Officers:** A minimum tenure of 2 years for other operational officers, including IGPs, DIGPs, SPs, and SHOs.
4. **Separation of Investigation and Law & Order:** To ensure speedier and more expert investigations and better rapport with the public.
5. **Police Establishment Board (PEB):** To decide on transfers, postings, and promotions

for officers below the rank of Deputy SP, and make recommendations for higher ranks.

6. **Police Complaints Authority (PCA):** To be set up at the State and District levels to inquire into public complaints of serious misconduct by police.
7. **National Security Commission (NSC):** To be set up at the Union level for selection and placement of Chiefs of Central Police Organisations (CPOs).

Despite the 2006 **Prakash Singh** directives aiming for police autonomy, many Indian states have historically bypassed these rules through "Acting DGP" appointments and legislative loopholes to maintain political control.

However, in the 2025–26 period, the Supreme Court and UPSC have enforced a **mandatory timeline**, requiring states to submit a panel of eligible officers three months before a vacancy to eliminate the "Acting" practice.

Strict eligibility now requires candidates to have at least **six months of service** remaining and a decade of specialized experience, ensuring that DGP appointments are regular, transparent, and merit-based.

**SCHEMES RELATED TO POLICE REFORMS
(INDIA)****Modernisation of Police Forces (MPF)
Scheme**

- Financial support to states
- Upgrades infrastructure, weapons, mobility, communication
- Enhances forensic and technical capabilities

**Crime and Criminal Tracking Network and
Systems (CCTNS)**

- Implemented by National Crime Records Bureau (NCRB)
- Nationwide database of crimes and criminals
- Improves investigation and coordination

Police Infrastructure Scheme for LWE Areas

- Focus on Left Wing Extremism affected regions
- Strengthens police stations and security setup

SMART Policing Initiative

- Citizen-friendly and accountable policing
- Emphasizes technology and training

e-Prisons Project

ECONOMY

15) FERTILIZER SECTOR

Why in News?

West Asia tensions around the Strait of Hormuz, raised specialty fertilizer import costs by 10–20% and exposed India's heavy import dependence, prompting a push for domestic production, biofertilizers, and greater self-reliance.

About

- Fertilizers are natural or synthetic substances containing chemical elements (**like Nitrogen, Phosphorus, and Potassium**) that improve the growth and productiveness of plants.
- **Ministry:** The **Ministry of Chemicals and Fertilizers** (specifically the **Department of Fertilizers**) is the primary administrative body.
- **Regulator:** They are regulated under the **Essential Commodities Act, 1955** and the **Fertilizer Control Order (FCO), 1985**.
- **Nano Urea / Nano DAP:** Indigenous fertilizers developed by **IFFCO**;
- **“Bharat” Brand:** Under the **One Nation One Fertilizer (ONOF)** scheme, all subsidized fertilizers are marketed under a single “Bharat” brand to streamline distribution and reduce costs.

Types of Fertilizers

- **Urea (Nitrogenous):** The most used; price is statutorily controlled by the Govt.
- **P&K (Phosphatic & Potassic):** Includes **DAP** (Di-Ammonium Phosphate) and **MOP** (Muriate of Potash). Regulated under the **Nutrient Based Subsidy (NBS)** scheme.
- **New Age: Nano Urea and Nano DAP** (liquid forms) and **Bio stimulants** (regulated under a 2025 Amendment to the FCO).

EXIM & Subsidies

- India's fertilizer sector is witnessing a **sharp rise in imports** with 22.3 million tonnes for the fiscal year—**driven by a surge in urea imports and DAP imports up 54%**.
- **Export Growth:** Fertilizer exports reached approximately **\$170.2 million** in late 2024/2025, with a steady growth rate of **9.6%**.
- Government has allocated ₹1.71 lakh crore for fertilizer subsidies (second only to food subsidies), **Nutrient-Based Subsidy (P&K) scheme**.

Schemes

- **PM-PRANAM:** This scheme (PM Programme for Restoration, Awareness, Nourishment and Amelioration of Mother Earth) aims to **reduce chemical fertilizer use. 50% of the subsidy saved** by a State is passed back to that State as a grant.
- **Namo Drone Didi:** A ₹1,261 crore initiative is currently training 15,000 women SHGs to use drones for **liquid nano-fertilizer foliar spray**, significantly reducing wastage.

16) COCOA

Why in the news?

The Union Budget 2026–27 proposed a dedicated programme for the development of Indian cashew and cocoa to promote domestic production and processing and position them as premium global brands by 2030.

About Cocoa (*Theobroma cacao*)

- **Origin:** Native to the **Amazon basin** of South America.
- Cocoa is an important **commercial plantation** crop of the world.

- **Geographical conditions:** Grows in **warm, humid tropical** climates and requires **high rainfall** (1000mm to 2000mm) and **well-drained soil** with a relative humidity of 80 %. It is a **shade-loving** crop, often grown as an **intercrop** under coconut and arecanut plantations. It is predominantly grown on **red laterite soils**.
- There are three varietal types in cocoa namely **Criollo, Forastero and Trinitario**. Forastero types are known to perform well under Indian conditions.
- **Top Cocoa producing countries:** Côte d'Ivoire, Ghana, Indonesia.
- **Top Cocoa producing states in India:** Andhra Pradesh, Kerela, Karnataka.

Directorate of Cashewnut and Cocoa Development (DCCD)

Under the Ministry of Agriculture & Farmers Welfare. Responsible for development and promotion of cashew and cocoa cultivation in India.

17) MAKHANA

Why in the news?

Union Minister of State for Agriculture and Farmers' Welfare called for enhanced scientific research on makhana cultivation to improve its productivity, quality, and global market potential.

About Makhana

- Makhana (fox nut) is obtained from the seeds of **Prickly water lily (*Euryale ferox*)**, an aquatic plant.
- It grows in **stagnant water** bodies such as ponds, lakes, and wetlands.
- Makhana is **low in calories and fat, high in plant-based protein**, and packed with dietary fibre, antioxidants, and essential minerals like **magnesium, potassium, and phosphorus**.
- Native to **East and South-East Asia**.
- In India it is mainly cultivated in the **Mithila region of Bihar**.

- **Bihar** produces about **80–90%** of India's makhana.
- Mithila Makhana has received a Geographical Indication (**GI**) tag from Bihar.

Makhana Board

- The Makhana Board was announced in the **Union Budget 2025–26**.
- **HQ:** Purnia, Bihar
- It operates under the **Ministry of Agriculture & Farmers Welfare**.
- The Board aims to:
 - Promote scientific cultivation and research.
 - Improve processing, value addition, and marketing.
 - Enhance export potential of makhana.

18) DIRECTORATE GENERAL OF CIVIL AVIATION

Why in News?

The DGCA imposed penalty on Air India after the A320 aircraft had been operated despite having an expired Airworthiness Review Certificate (ARC).

About

The Directorate General of Civil Aviation is the **regulatory body** responsible for regulating civil aviation in India. Functioning as an attached office, it attained statutory status under the **Aircraft (Amendment) Act, 2020**. It operates under the administrative control of the **Ministry of Civil Aviation**.

Functions & Licensing

- **Personnel Licensing:** The DGCA issues and renews licenses for **Pilots, Aircraft Maintenance Engineers (AMEs), and Air Traffic Controllers (ATCOs)**.
- **Aerodrome Licensing:** It is the sole authority for licensing airports and heliports.

- **Airworthiness:** Sets standards for the design, manufacture, and maintenance of aircraft. It issues the **Certificate of Airworthiness (CoA)** for every civil aircraft registered in India.
- **Civil Aviation Requirements (CAR):** Formulates and keeps the CAR updated to align with the **International Civil Aviation Organization (ICAO)** standards.
- **Accident Investigation Split:** While the DGCA investigates "Serious Incidents" for small aircraft (under 2,250 kg), larger accidents are handled by the independent **Aircraft Accident Investigation Bureau (AAIB)**.
- **DGCA is the primary authority for drone licensing and regulation in India.** Under the **Drone Rules, 2021** (and subsequent amendments in 2023 and 2024), the process has been significantly digitized through the **Digital Sky Platform**.
- **Safety Oversight:** It is the nodal agency for coordinating with the **International Civil Aviation Organisation (ICAO)** to ensure global safety standards.

Aircraft Accident Investigation Bureau

- **Establishment:** 2012 by separating the investigation wing from the DGCA
- **Legal Status:** It is a statutory body under the **Aircraft (Amendment) Act, 2020**.
- **Parent Ministry:** Operates directly under the **Ministry of Civil Aviation (MoCA)**, independent of the DGCA.
- **Headquarters:** New Delhi.

Primary Objective: The sole objective of an AAIB investigation is the **prevention of future accidents and incidents**. It is **not** its purpose to apportion blame or liability.

19) GLOBAL CAPABILITY CENTER

Why in News?

India's Global Capability Centre revolution is drawing eyeballs, but there are challenges as talent gaps, cyber threats and fiscal pressures

About

Global Capability Centres (GCCs) are fully owned offshore units of multinational companies established in talent-rich, low-cost countries to provide services like IT, finance, and R&D. Over time, they have grown from support centres into innovation hubs that manage product development and complex business operations, adding strategic value to their parent firms.

- **The Core Difference:** Unlike *Outsourcing* (hiring a 3rd party like TCS or Infosys), a GCC is **100% owned** and operated by the parent company.
- **Role Evolution:** Initially focused on low-cost support (HR, Finance), modern GCCs now lead **high-end Research & Development (R&D)**, AI model development, and global product engineering.

Regulatory Landscape:

- **MeitY** leads through the **National GCC Framework (2025-2030)**.
- The **Ministry of Finance** manages **tax and Safe Harbour rules**, the **RBI** regulates **FDI under FEMA**, and **DPIIT** oversees **SEZ benefits**.
- Key laws include the **Companies Act, 2013**, **DPDP Act, 2023** for **data protection**, and the **New Labour Codes (2026)** which simplify hiring and remote work rules.

Global Capability centres in India

- India is the undisputed leader in this sector, far outpacing competitors like Poland or the Philippines.

- **Global Market Share:** India hosts over **53% of the world's GCCs**, approx. over 1,700 GCCs.
- **Global Ranking:** Rank 1 globally.
- **Economic Impact:**
 - **Revenue:** Contributes over **\$75 Billion** annually (projected to hit \$100B+ by 2030).
 - **GDP:** Accounts for nearly **2% of India's total GDP**.
 - **Employment:** Directly employs **2 million** professionals; supports **10 million+** indirect jobs.
 - **Real Estate:** GCCs occupy **40% of all Grade-A office space** in India.

20) NATIONAL PAYMENT CORPORATION OF INDIA

Why in News?

India's digital payments ecosystem has witnessed rapid growth due to coordinated efforts of the Government, **Reserve Bank of India (RBI)**, and **National Payments Corporation of India (NPCI)**.

About

- The National Payments Corporation of India is the specialized umbrella organization for all retail payment systems in India. Founded in 2008, it is a **joint initiative** of the **Reserve Bank of India and the Indian Banks' Association**.
- It is a not-for-profit entity incorporated under Section 8 of the Companies Act, 2013, and operates within the regulatory framework of the **Payment and Settlement Systems Act, 2007**, ensuring alignment with the governance of digital payment systems in India.
- Ownership, it is held by a **consortium of 67 member banks, including public sector, private sector, foreign, and regional rural banks, with a cap of 10% shareholding** for any single bank to ensure diversified control and prevent concentration of ownership.

Key products

- **UPI (Unified Payments Interface):** Real-time, mobile-first interbank fund transfer system.
- **RuPay:** India's indigenous card payment network, an alternative to global players like Visa and Mastercard.
- **IMPS (Immediate Payment Service):** 24/7 instant electronic fund transfer facility.
- **AePS (Aadhaar Enabled Payment System):** Biometric-based banking system aimed at enhancing financial inclusion, especially in rural areas.
- **FASTag (National Electronic Toll Collection):** RFID-based system enabling automatic toll payments on highways.
- **BBPS (Bharat Bill Payment System):** Interoperable platform for seamless payment of utility bills.
- **e-RUPI:** Digital voucher system designed for person-specific and purpose-specific subsidy delivery.

New UPI rules

- **Balance Check Limits:** Maximum of 50 balance inquiries per app, per day.
- **Status Check Restrictions:** For pending transactions, only 3 status checks are allowed, with a mandatory 90-second gap between each attempt.
- **Transaction Limits:**
 - Standard limit remains ₹1 lakh.
 - Enhanced limit of ₹5 lakh for specific categories such as tax payments, education fees, insurance, and healthcare.

21) CHIT FUND

Why in News?

A couple has been arrested for allegedly cheating investors in a **Deepavali chit fund scheme**, after failing to return money even after the maturity period.

About

- Chit funds are distinctive financial instruments in India that operate as both

savings and borrowing mechanisms. They function as a form of Rotating Savings and Credit Association, where a group of individuals contributes a fixed amount at regular intervals.

- **Regulating Act:** Chit funds are primarily governed by the **Central Chit Funds Act, 1982**.
- **Constitutional Status:** They fall under the **Concurrent List** (Entry 7, List III) of the Seventh Schedule, meaning both the Centre and States can legislate on them.
- **Mandatory Registration:** No person can start a chit fund without prior sanction and registration with the **Registrar of Chits** of the respective state.
- **Fraternity Fund:** Under the **Chit Funds (Amendment) Act, 2019**, the term "Chit Fund" can be substituted with names like "**Fraternity Fund**" or "**Rotating Savings and Credit Institution**" to improve its public image.

Operational Rules

- **Contribution Limits:** For an individual, the maximum aggregate chit amount is **₹3 lakh**; for firms (with 4 or more partners), it is **₹18 lakh**.
- **Bid Ceiling:** The maximum "discount" or bid allowed in an auction is generally capped at **40%** of the total chit value.
- **Video Conferencing:** By law, at least **two subscribers** must be present during a draw; since 2019, they are allowed to join via **video conferencing** to ensure transparency.
- **Dividend Distribution:** The amount "foregone" by the winner in an auction (the discount) is distributed equally among all other members as a **dividend**, reducing their next installment.
- **Draw Method:** If no one bids, or multiple people bid the maximum amount, the winner is decided by **Lottery** (lucky draw)
- **RBI Role:** The Reserve Bank of India classifies chit fund companies as

Miscellaneous Non-Banking Companies (MNBCs), but does not regulate their day-to-day operations; **this responsibility lies with the State Registrar of Chits.**

- **Insolvency Protection:** There is **no deposit insurance for chit fund subscribers (unlike bank deposits insured by the Deposit Insurance and Credit Guarantee Corporation)**; in case of default by the foreman, investors must depend on state-led recovery mechanisms.

22) DISCOM

Why in the news?

The Union Budget 2026–27 highlighted the need to strengthen the financial and operational performance of Power Distribution Companies (DISCOMs) to improve efficiency and ensure reliable power supply.

About DISCOMs

- DISCOMs (Distribution Companies) are responsible for **distribution of electricity to consumers**.
- They **purchase electricity** from power generation companies (Gencos) and supply it to households, industries, and commercial users.
- **Most DISCOMs are state-owned**, with **private licensees** operating in few areas such as Delhi and Odisha.

Issues faced by DISCOMs

- **AT&C Losses:** This stands for **Aggregate Technical and Commercial losses**. It refers to power lost due to **technical (old wires) or commercial (power stolen/unpaid for)**. High AT&C losses are a major indicator of DISCOM inefficiency in India.
- **Pricing Gap:** Electricity distribution companies often face a pricing gap where the **actual cost of buying and delivering power exceeds the revenue** they collect from customers. When supply costs exceed collected revenue, electricity companies **lose money on**

every unit provided, causing significant financial strain.

- **Unfunded Subsidy Burden:** Governments promise "free power" to farmers/householders but **fail to reimburse DISCOMs**. This creates a massive liquidity crunch, preventing DISCOMs from paying power generators.
- **Delayed Tariff Revisions:** Regulators often avoid increasing electricity prices to prevent public backlash, creating "regulatory assets"—**massive book losses for revenue** the DISCOM is owed but cannot yet collect.
- **High Power Purchase Costs:** DISCOMs are often locked into **expensive, long-term contracts with old thermal plants**, preventing them from switching to cheaper, modern renewable energy.

Government Schemes Related to DISCOMs

1. Revamped Distribution Sector Scheme (RDSS)

- RDSS was launched in 2021 with an outlay of about ₹3.03 lakh crore for the period **2021-2026**.
- The Revamped Distribution Sector Scheme (RDSS) aims to **improve the operational efficiency and financial sustainability** of DISCOMs by **reducing AT&C losses and the Pricing gap**. It focuses on modernizing infrastructure through initiatives like **smart metering and feeder segregation** to ensure a more reliable and cost-effective power supply.

2. UDAY Scheme

- Ujwal DISCOM Assurance Yojana aimed at **reducing the debt burden of DISCOMs** and improving their financial health.
- Under the scheme, **state governments took over 75% of DISCOM debt** and issued bonds to restructure liabilities.

23) DEEP TECH STARTUP

Why in the news?

In February 2026, the DPIIT notified a major overhaul of the Startup India framework to

support high-scale ventures, deep-tech innovation, and rural entrepreneurship.

About

- **Multi-State and State-registered Cooperative Societies are now eligible** for Startup India recognition, aiming to modernize agriculture and rural entrepreneurship.
- The **turnover limit for Startups** has been doubled to **₹200 crore** (up from ₹100 crore), and the eligibility period remains up to **10 years** from the date of incorporation.
- For firms recognised as **deep tech startups**, the eligibility window has been extended to **20 years**, with the turnover cap raised to **Rs 300 crore**.
- Startups are **barred from investing in "speculative or non-productive assets"** (as notified by the government) to ensure capital is used for core innovation.
- Deep tech startup, during its period of recognition, will be **disallowed from investing in assets or activities other than that integral to its core business** operations.
- Any entity **formed by splitting up or reconstruction of an existing business** shall not be considered as a startup.

Deep Tech Startup

As per February 2026 DPIIT notification,

- A Deep Tech Startup is a specialized category of startup that develop **solutions based on scientific discoveries or engineering innovations, which is yet to be developed** or is in the process of being developed.
- It must have a **high percentage of expenditure on research and development** as a percentage of revenues or funding and own or be in the process of creating a significant novel intellectual property.
- **Examples of Deep Tech areas:** AI, Semiconductors, Quantum computing, Space technology, Biotech, etc.

Other mechanisms:

- Under **Section 43A** of the IT Act, victims can seek direct compensation from banks or companies for negligence in data security through a State **Adjudicating Officer**, who has the power to award damages up to **₹5 Crore**.
- Complementing this, the **RBI mandates "Zero Liability"** for customers if a third-party breach is reported within **three working days**, requiring banks to provide a **"Shadow Reversal"** (credit) of the stolen amount within 10 days.
- Operationally, the **1930 Helpline** and the **CFCFRMS portal** act as a "kill switch" to freeze stolen funds in real-time across the banking chain during the "Golden Hour."
- **IRDAI-standardized cyber insurance** offers a private safety net to cover legal fees and financial losses resulting from identity theft or unauthorized electronic transfers.

24) NEW URBAN CHALLENGE FUND**Why in News?**

The Union Cabinet has approved the Urban Challenge Fund (UCF), moving away from grant-based funding towards a market-driven model linked with urban reforms.

About

- The **Urban Challenge Fund (UCF)**, announced in the **Union Budget 2025-26**, is a **Centrally Sponsored Scheme** implemented by the **Ministry of Housing and Urban Affairs** to promote reform-oriented urban infrastructure development.

Financial Structure & Outlay

- The Union Government has committed **₹1,00,000 crore** as Central Assistance over five years, which is expected to leverage and catalyze a total investment of around

₹4,00,000 crore in the urban sector through market-based financing and private participation.

- **The 25:50:25 Rule:** The Centre provides **25%** of the project cost, provided the city raises at least **50%** from the market (Bonds, Loans, PPP). The remaining **25%** is funded by the State/ULB.
- **Operational Timeline:** The fund is active from **FY 2025-26 to FY 2030-31**, with a possible extension to 2033-34.
- **Market Prerequisite:** A city cannot receive the 25% central share unless it successfully secures 50% market financing first.

Selection & Eligibility

- **Challenge-Based Selection:** Projects are selected through a competitive, transparent "Challenge Mode" rather than automatic allocation.
- **Tier-I Coverage:** Covers all cities with a population of **10 lakh or more** (2025 estimates).
- **Administrative Coverage:** Includes all **State and Union Territory capitals**, regardless of population.
- **Industrial Focus:** Covers major industrial cities with a population above **1 lakh**.

Support for Smaller Cities

- **Credit Repayment Guarantee:** A dedicated **₹5,000 Crore corpus** protects lenders against defaults by smaller cities.
- **Small ULB Access:** This guarantee helps cities with population **under 1 lakh** and those in **Northeastern/Hilly states** access loans for the first time.
- **Guarantee Limits:** Covers up to **70% of the loan** (capped at **₹7 Cr**) for first-time borrowers.

Reforms & Governance

- **"No Reform, No Money":** Funding is strictly milestone-linked. If a city stops implementing governance reforms, central funds are cut off.
- **Credit Rating Focus:** A key reform is the requirement for cities to achieve and maintain a high **Credit Rating** to attract private investors.

- **Digital Monitoring:** All projects and reforms are tracked via a **single paperless digital portal** of the Ministry of Housing and Urban Affairs (MoHUA).
- **Administrative Control:** Despite private funding, the ownership and administrative control of projects remain with the **State Governments and ULBs**.
- **Shift in Role:** The Central Government transitions from a "Provider" of infrastructure to a "**Facilitator**" and "**Guarantor**" of urban growth.

25) RBI GUIDELINES ON LEAD BANK SCHEME

Why in News?

RBI issued a draft circular containing revised guidelines for the Lead Bank Scheme. This followed an initial announcement by the RBI Governor during the Statement on Developmental and Regulatory Policies

About

- **Lead Bank Scheme (LBS):** Introduced in 1969 based on the recommendations of the **Gadgil Study Group** and the **Nariman Committee** to improve the flow of institutional credit and promote **coordinated banking development at the district level**.
- **District Allocation (Area Approach):** Each district in India is assigned to a **specific commercial bank**, known as the **Lead Bank**, to guide banking development and promote **financial inclusion**.
- **Coordination Role:** The Lead Bank acts as a **consortium leader**, coordinating the activities of **public sector banks, private banks, Regional Rural Banks (RRBs), and cooperative banks** operating in the district.
- **Three-Tier Institutional Structure:**
 - **State Level Bankers' Committee (SLBC):** Apex body coordinating banking activities and financial inclusion initiatives at the **state level**.
 - **District Consultative Committee (DCC):** Reviews **credit flow, banking performance, and development priorities** at the **district level**.
 - **Block Level Bankers' Committee (BLBC):** Functions at the **block level** to identify local credit needs and monitor scheme implementation.
- **Lead District Manager (LDM):** A key official from the Lead Bank responsible for **day-to-day coordination of banking activities in the district** and facilitating interaction between **banks, government departments, and local stakeholders**.
- **District Credit Planning:** The Lead Bank prepares the **District Credit Plan (DCP)** annually using a **bottom-up approach**, where **Block Level Credit Plans** are consolidated to reflect **local economic potential and sectoral needs**.
- **Credit-Deposit (CD) Ratio Benchmark:** Banks are expected to maintain around **60% CD Ratio**, especially in **rural and semi-urban areas**, ensuring that **deposits mobilized locally are reinvested through loans within the district**.
- **Collateral-Free Agricultural Loans:** As of January 2025, the Reserve Bank of India increased the **collateral-free loan limit for agricultural loans to ₹2 lakh per borrower**, improving farmers' access to credit.
- **Monitoring Distressed Districts (2026 Guidelines):**
 - **CD Ratio < 40%:** District monitored by a **Special Sub-Committee of the DCC**.
 - **CD Ratio < 20%:** District placed under "**Special Consideration**", with **direct intervention by the State Government and RBI** to address structural constraints in credit flow.

RBI Guidelines

- **Digital Inclusion:** Focus has shifted from **opening bank accounts** to enabling people

to **independently use digital payment systems on personal devices.**

- **Infrastructure Issues:** Lead Banks are expected to raise concerns such as **poor broadband/5G connectivity and unreliable power supply** with State Governments, as these affect banking services.
- **Expanded Coordination:** The framework strengthens coordination by including **NBFCs, Microfinance Institutions (MFIs), and certain state-regulated entities (e.g., chit funds).**
- **CD Ratio Monitoring:** The **Reserve Bank of India** emphasizes maintaining the **60% Credit-Deposit Ratio benchmark** to ensure deposits collected locally are reinvested as loans in the same region.

26) DIGI YATRA

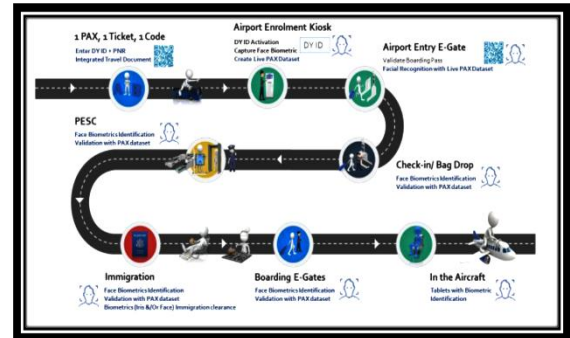
Why in News?

Digi Yatra plans expansion to international travel with passport-based enrolment.

About

- **Digi Yatra** is a biometric-enabled seamless travel (BEST) initiative by the Government of India that uses **Facial Recognition Technology (FRT)** to provide a paperless and contactless experience for air travellers.
- **Launch:** Officially launched on **2022**, starting with Delhi, Bengaluru, and Varanasi airports.
- **Governing Body:** Managed by the **Digi Yatra Foundation (DYF)**, a joint venture (not-for-profit) **under Section 8 of the Companies Act, 2013**, between the Airports Authority of India (26% stake) and five private airport operators (74% stake).
- **Ministry:** It is an initiative of the **Ministry of Civil Aviation (MoCA).**
- **Registration:** Requires a one-time registration on the Digi Yatra app using **Aadhaar-linked validation** (via DigiLocker) and a live selfie.

- **Local Languages:** To increase adoption, the app is being enabled in **22 Indian languages** (supported by Bhashini) by March 2026.



27) CYBER VICTIM FUND

Why in the news?

RBI proposed setting up of a Cyber Victim Fund to provide compensation of up to ₹25,000 for victims of small-value online frauds.

About

- The framework aims to provide immediate financial relief by compensating victims up to a maximum of ₹25,000 for losses in fraudulent digital transactions.
- Under a "no-questions-asked" approach, even victims who unwittingly shared an OTP remain eligible for a partial refund, provided the loss was unintended.
- **Objective:** To mitigate the impact of high-volume, low-value cyber frauds that frequently target senior citizens and new digital users.

28) RARE EARTH MINERAL CORRIDOR

Why in the news?

The Union Budget 2026–27 announced the establishment of Dedicated Rare Earth Corridors in Odisha, Kerala, Andhra Pradesh, and Tamil Nadu to strengthen mining, processing, research, and manufacturing of rare earth elements and rare earth permanent magnets (REPMs).

About Rare Earth Mineral Corridor

- Rare Earth Corridors are **specialised industrial zones** aimed at **integrating the entire rare-earth value chain**.
- They focus on **mining, processing, research and manufacturing** of rare earth elements and related products such as Rare Earth Permanent Magnets (REPMs).
- These corridors leverage the **mineral-rich coastal states** where major deposits of rare-earth minerals occur.

Aims and Objectives

- Build a domestic **ecosystem for rare earth permanent magnets**.
- **Reduce import dependence** for critical minerals and materials.
- **Strengthen India's position** in global advanced-materials value chains.
- Support sectors such as **electric mobility, renewable energy, electronics, aerospace, and defence**.

Key features of the corridor

- Corridors will be developed in **Odisha, Kerala, Andhra Pradesh, and Tamil Nadu**.
- Focus on mining, processing, research, and manufacturing activities.
- **Complement the Rare Earth Permanent Magnet (REPM) Manufacturing Scheme**.
- **Integrate existing infrastructure** such as IREL (India) Limited facilities.
- Aim to **strengthen local economies and R&D capacity** in mineral-rich states.

29) TReDS

Why in News?

The Union Budget 2026–27 proposed mandating the use of the Trade Receivables Discounting System (TReDS) as the settlement platform for all purchases made from MSMEs by Central Public Sector Enterprises (CPSEs).

About TReDS

- Trade Receivables Discounting System (TReDS) is an **RBI-regulated** electronic platform that facilitates the **financing or invoice discounting** of trade receivables of MSMEs.
- It enables MSMEs to convert their **unpaid invoices into immediate cash** by selling them to financiers such as banks and NBFCs.
- It brings together MSME sellers, large corporate buyers, and financiers on a **single electronic platform** to enable seamless, transparent, and efficient invoice financing.

Benefits of TReDS

Reduced Risk of Bad Debts: Invoice verification on the platform lowers the chances of payment defaults.

Improved Cash Flow: MSMEs can receive **early payment** against their invoices, reducing liquidity issues.

Higher Efficiency: A **fully digital** platform that reduces paperwork and speeds up invoice financing.

Better Access to Finance: Provides easier financing options for MSMEs facing credit constraints.

Transparent and Secure Transactions: Ensures reliable and transparent invoice discounting through a regulated platform.

Key Announcements (Union Budget 2026-27)

1. Mandatory TReDS settlement: CPSEs must settle **all MSME invoices** through TReDS, setting a benchmark for other corporates.

2. GeM-TReDS integration: Integration to **enable verified purchase orders** and delivery confirmation for smoother invoice financing.

3. Asset-backed securities: Invoices on TReDS can be sold as financial assets to banks or investors to **improve liquidity**.

Invoice Discounting

A financing method where businesses sell their unpaid invoices to banks or financial institutions at a discount to receive immediate cash.

30) INDIA SEMICONDUCTOR MISSION (ISM) 2.0

Why in the news?

The Union Budget 2026–27 announced the launch of India Semiconductor Mission (ISM) 2.0 to strengthen India's semiconductor manufacturing ecosystem.

About ISM 2.0

The India Semiconductor Mission (ISM) 1.0, launched in 2021 with a ₹76,000 crore outlay, successfully jumpstarted India's semiconductor ecosystem by approving 10+ major projects, including Micron's ATMP unit and Tata's Fab in Gujarat. This first phase successfully shifted from policy to active production, catalyzing over ₹1.6 lakh crore in investments and enabling a transition towards ISM 2.0.

ISM 2.0 will focus on producing semiconductor equipment and materials in India, designing full stack Indian semiconductor intellectual property, and fortifying both domestic and global supply chains.

- A provision of **₹1,000 crore** has been made for FY 2026–27, along with a broader **₹8,000 crore** outlay under the modified semiconductor programme to boost manufacturing, display fabrication, and design ecosystem.
- The mission targets supporting **1 semiconductor fab (₹4,000 crore investment, 1,500 jobs)**, **9 units in compound semiconductors/ATMP/OSAT (₹11,000 crore investment, 3,000 jobs)**, and **30 design companies to develop 10 semiconductor IP cores (200 professionals)**.
- It also aims to achieve **70–75% domestic chip demand capability by 2029**, develop advanced **3 nm and 2 nm technology nodes**, and position India among the **top semiconductor nations by 2035**, while

strengthening talent through industry-led research, training, and design ecosystem development.

Rare Earth Minerals

The Rare Earth Elements (REEs) are group of 17 metals comprising Lanthanide series elements and Scandium and Yttrium.

Contrary to their name, they are moderately abundant in nature but not concentrated enough to make them economically exploitable.

India has about 13.15 million tonnes of monazite deposits, containing 7.23 million tonnes of rare-earth oxides (REO).

Monazite is an important source of rare earth elements and thorium in India.

Major rare-earth resources occur in Odisha, Kerala, Andhra Pradesh, Tamil Nadu, West Bengal,

31) FSSAI LABEL

Why in News?

The Supreme Court of India has issued a **significant directive to the Food Safety and Standards Authority of India** regarding the **Front-of-Pack Labelling (FOPL)** system for packaged foods in India.

About

FSSAI Labelling refers to the mandatory set of regulations that every **Food Business Operator (FBO)** in India must follow to provide clear, accurate, and scientifically-backed information on food packaging.

- Under the **Food Safety and Standards (Labelling and Display) Regulations, 2020**, food products company must comply with standard regulations which includes:
 - **Name of Food:** Clear, non-misleading description of the product
 - **Ingredients List:** In descending order of weight/volume
 - **Nutritional Information:** Energy, Protein, Carbohydrates (Total & Added Sugar), Total Fat (Sat & Trans-fat), Sodium
 - **Veg/Non-Veg Logo:**

- Veg: Green triangle
- Non-Veg: Brown circle
- **Food Additives:** Functional class + INS number
- **Manufacturer Details:** Name, full address, FSSAI logo & license number
- **Net Quantity:** Weight or volume of contents
- **Batch/Lot/Code:** Unique identification for traceability
- **Date Marking:** Date of manufacture + Use-by/Expiry (“Best Before” secondary)
- **Country of Origin:** Mandatory for imported foods
- **Instructions for Use:** Storage/usage instructions where required
- **Allergen Declaration:** For gluten, milk, eggs, fish, peanuts, soy, etc.
- **Bold Nutrient Disclosure:** Sugar, Saturated Fat, Sodium highlighted if above RDA limits
- **Fortified Foods:** Must display +F logo
- **Organic Foods:** Must carry Jaivik Bharat logo.

Major Movements under FSSAI

- **Eat Right India:** Umbrella initiative promoting *Eat Safe, Eat Healthy, Eat Sustainable*.
- **Aaj Se Thoda Kam:** Campaign to gradually reduce salt, sugar, and fat intake.
- **Har Label Kuch Kehta Hai:** Awareness drive to help consumers decode nutrition labels and avoid ultra-processed foods.
- **RUCO (Repurpose Used Cooking Oil):** Prevents reuse of cooking oil; converts collected oil into biodiesel.
- **Clean Street Food Hubs:** Certifies and upgrades street food clusters to global hygiene standards.

Schemes & Initiatives

- **Food Safety Mitra (FSM):** Trained individuals assist FBOs in licensing, training, and hygiene compliance.
- **Project DART:** Simple home tests to detect food adulteration.

- **Diet4Life:** Ensures availability of special foods for children with rare metabolic disorders (IEM).
- **Ayurveda Aahara (2025):** Regulatory category for traditional Ayurvedic foods meeting safety standards.

FSSAI

- **Nodal Ministry:** Ministry of Health & Family Welfare.
- **Headquarters:** New Delhi, with regional offices in major cities like Chennai, Mumbai, and Kolkata.
- **Scientific Backing:** It relies on a Scientific Committee and 21 Scientific Panels to set standards based on risk assessment.
- The FSSAI comprises of a **Chairperson and twenty two members out of which one – third are to be women.**
- The Chairperson of FSSAI is appointed by the Central Government.

32) 16TH FINANCE COMMISSION

Why in the news?

The report of the 16th Finance Commission for the period 2026–2031 has been tabled in parliament, making recommendations on tax devolution, grants-in-aid, and fiscal discipline between the Union and the States.

About 16th FC

Chairperson: Arvind Panagariya.








Period covered: 2026–27 to 2030–31.

Key recommendation of 16th FC

1. Share of States in Central Taxes

States’ share in the divisible pool of central taxes **remains 41%**, same as the 15th Finance Commission.

2. Horizontal Devolution Criteria

CRITERIA FOR HORIZONTAL DEVOLUTION		
CRITERIA	15 TH FINANCE COMMISSION (%)	16 TH FINANCE COMMISSION (%)
 INCOME DISTANCE	45%	42.5%
 POPULATION (2011)	15%	17.5%
 AREA	15%	10%
 FOREST & ECOLOGY	10%	10%
 DEMOGRAPHIC PERFORMANCE	12.5%	10%
 TAX & FISCAL EFFORT	2.5%	-
 CONTRIBUTION TO GDP	-	10%
TOTAL	100%	100%

FINANCE COMMISSION RECOMMENDATIONS

3. Grants-In-Aid

- For the period of 2026–31, the total grants recommended amount to **₹9.47 lakh crore**, primarily directed toward **local governments** and **disaster management**.
- Local Body Grants**
 - Within the local body grants, ₹4.4 lakh crore is allocated for rural local bodies and ₹3.6 lakh crore for urban local bodies. These specific grants are divided into **80% basic grants** and **20% performance-based grants**.
- Disaster Management Grants**
 - The Commission recommended a disaster management corpus of **₹2,04,401 crore for State Disaster Relief and Management Funds (SDRF and SDMF)**. The cost-sharing pattern between the Centre and states is **90:10 for north-eastern and Himalayan states and 75:25 for all others**

Changes from the 15th FC

- The 16th Finance Commission has **discontinued**:
 - Revenue deficit grants
 - Sector-specific grants
 - State-specific grants

Finance Commission

- A constitutional body under Article 280 of the Constitution.
- Appointed by the President every five years.
- Recommends:
 - Distribution of net tax proceeds between the Centre and States.
 - Allocation of tax share among states.
 - Grants-in-aid to states.

33) SECURITY TRANSACTION TAX

Why in the news?

The Union Budget 2026–27 proposed a significant increase in Securities Transaction Tax (STT) on futures and options (F&O), effective for all trades from 1 April 2026.

About STT

- Securities Transaction Tax (STT) is a **direct tax** levied on every **purchase and sale of securities** listed on the stock exchange.
- It is **collected at source** by the exchange to ensure tax compliance and curb excessive market speculation.
- STT applies to **equity shares, derivatives (futures & options), equity-oriented mutual funds, and other securities** traded on recognised stock exchanges.
- STT was introduced in 2004 through the **Finance Act, 2004**.
- As per Budget 2026, the STT rates have been hiked to **0.05% on futures and 0.15% on options**.

Futures and Options

Futures and Options are types of derivative contracts traded on stock exchanges. Their value is derived from an underlying asset such as stocks, indices, commodities, or currencies.

Futures: *A futures contract is an agreement to buy or sell an asset at a predetermined price on a specified future date. Both buyer and seller are obligated to execute the contract at expiry.*

Options: *An options contract gives the buyer the right, but not the obligation, to buy or sell an asset at a predetermined price before or on a specified date.*

34) GOLD ETF

Why in the news?

In February 2026, net inflows into Gold Exchange Traded Funds (ETFs) in India plummeted by 78%, falling to ₹5,255 crore from the all-time high of ₹24,040 crore recorded in January.

About Gold ETF

- Gold Exchange Traded Funds (gold ETFs) are funds which primarily invest in gold and can be bought and sold on the exchange.
- Gold ETFs are listed on stock exchanges. Units of gold ETFs can be bought and sold through a demat and trading account on a broker's platform.
- The returns provided by a gold ETF correspond to the changes in gold prices.
- Ownership in a gold ETF represents a certain amount of ownership in physical gold. Therefore, investing in a gold ETF serves as an indirect method of investing in gold.
- Gold ETFs are regulated by the Securities and Exchange Board of India (SEBI).

Exchange Traded Fund (ETF)

An Exchange Traded Fund (ETF) is simply a basket of different investments—like stocks, bonds, or gold—bundled together into one single fund. This entire basket can then be bought and sold on the stock market throughout the day, exactly like shares of an individual company.

Investment requirements and Eligibility

- The minimum investment required for gold ETFs in India is the **price of one unit of the specific gold ETF**. Investments can begin with the purchase of just a single unit.
- NRIs (Non-Resident Indians) are fully eligible to invest in gold ETFs in India.

Advantages of Gold ETFs

- Gold ETFs offer much better and faster liquidity than physical gold.
- The difficulties of buying, securing, and storing physical gold are completely avoided.
- Gold ETF units can be easily pledged as security or collateral for securing loans.
- Helps diversify and spread investments into a safer asset class.
- Safeguards portfolios against the impacts of inflation and currency fluctuations.
- No wealth tax, no security transaction tax, no VAT, and no sales tax is levied on ETFs.

Comparison among ETFs, Sovereign Gold Bond and Physical Gold			
	Gold ETFs	Sovereign Gold Bond	Physical Gold
Investment cap	No cap	Investment cap of 4kg in a financial year per person, 20kg for Trust	No cap
On tap	Can be bought & sold on BSE, NSE during market hours	Can be purchased in tranche for limited period; also available on BSE, NSE	Can be purchased through jewellers
Purity of gold	0.995 purity	NA	Purity of gold is questionable
Price	Trades real-time, tracks domestic price of gold	Fixed on basis of previous week average	Dependent on jeweller
Secondary market	Decent liquidity, trades close to fair price	Low liquidity, trades away from fair value, usually at a discount	Can be sold back to most jewellers, usually at a substantial discount
Interest rate	Nil	2.5% per annum	Nil
Tax on interest	NA	Slab Rate	NA
Storage charges	Nil	Nil	Locker charges to be incurred every year
STCG	Slab rate	Slab rate	Slab rate
LTCG	After 3 years 20% with indexation	After 3 Years but before maturity 20% with indexation; tax exempt on redemption	After 3 years 20% with indexation

35) EQUALISATION LEVY

Why in the news?

The Government of India has announced the abolition of the 6% Equalisation Levy on online advertisements, effective from 1 April 2025, marking a significant change in the taxation of digital services.

About Equalisation levy

- Aka "Google Tax," introduced in 2016, is a direct tax imposed on non-resident digital service providers to tax income generated from digital transactions (Online Advertisement Services) in India.
- It is part of India's response to OECD's BEPS (Base Erosion and Profit Shifting).

- It is applicable on payment exceeding Rs. 1 lakh during a financial year on B2B (Business-to-Business) transactions.
- It is withheld by Indian companies at the time of payment to non-resident service providers.
- Non-resident service providers cannot claim tax credit against it in their home country under Double Taxation Avoidance Agreements.
- The 2% equalisation levy on e-commerce supply of goods and services was already scrapped on August 1, 2024.

Why was the Google Tax removed?

- India joined OECD/G20 Inclusive Framework on BEPS with 140+ countries to replace individual "digital taxes" with a single global system for taxing tech giants.
- The U.S. threatened to impose heavy tariffs on Indian exports (like basmati rice and jewellery) in retaliation; removing the tax cancels this threat.

36) BOND MARKET

Why in News?

The Chairman of the Securities and Exchange Board of India recently launched the inaugural Outreach Program on Corporate Bonds, aiming to strengthen India's bond market and widen investor participation.

About

- A **bond** is a fixed-income instrument that represents a loan made by an investor to a borrower (typically a corporate or governmental entity).
- The Reserve Bank of India (RBI) regulates the Government Securities (G-Sec) market, covering instruments such as Central Government Bonds, State Development Loans (SDLs), and Treasury Bills (T-Bills).

Types of Bonds

- Government Securities (G-Secs)
- Corporate Bond Market
- Municipal Bonds
- Global Index Inclusion
- Sovereign Gold Bonds (SGBs)

- Green & Sustainable Bonds
- Expansion of Sovereign Green Bonds for renewable energy financing.

Corporate Bond

- **Corporate bonds** are debt instruments through which investors lend money to companies in exchange for **regular interest payments and repayment of principal at maturity**.
- **SEBI (Primary Regulator):** Oversees issuance, listing, and trading of corporate bonds.
- **RBI (Complementary Regulator):** Regulates financial institutions and market infrastructure, including clearing (CCIL) and repo operations in corporate bonds.
- **Sectoral / Entity Regulators:** The Insurance Regulatory and Development Authority of India and Pension Fund Regulatory and Development Authority set **investment limits for insurance and pension funds**, while the Ministry of Corporate Affairs administers the **Companies Act, 2013** governing debentures.
- **Credit Ratings:** Corporate bonds are rated by agencies like CRISIL or ICRA. **AAA** is the highest rating (safest), while bonds rated below **BBB-** are considered "Junk" or high-yield bonds, carrying higher risk but offering much higher interest.

Why the Corporate Bond Market did not develop

- **Bank Credit Dominance:** Corporates prefer bank loans due to easier access and established relationships over complex bond issuance.
- **Crowding Out Effect:** High government borrowing absorbs liquidity, reducing investor appetite for corporate bonds.
- **Low Secondary Market Liquidity:** Most investors follow a *buy-and-hold* strategy, limiting trading and exit options.
- **Narrow Investor Base:** Institutional investors (PFs, insurers) are restricted to AAA-rated bonds, limiting funding for lower-rated firms.

- **Underdeveloped CDS Market:** Lack of a strong Credit Default Swap market reduces risk-taking in lower-rated bonds.
- **Insolvency Issues:** Earlier weak recovery mechanisms (pre-IBC) increased default risk perception, deterring investors.

Which segment dominates the Indian Bond Market?

The **Government Securities (G-Sec) Market** is the undisputed leader in India.

- **Dominance:** It accounts for approximately **75–80%** of the total bond market.
- **Participants:** Dominated by institutional investors like Commercial Banks (due to SLR requirements), Insurance Companies (like LIC), and Provident Funds.
- **Nature:** These are considered "sovereign" and "risk-free," making them the benchmark for all other interest rates in the economy.

37) REVISED CONSUMER PRICE INDEX

Why in News?

India has introduced a revised Consumer Price Index (CPI) series with base year 2024, updating the basket of goods and services along with their respective weights.

About

- The Consumer Price Index (CPI) is a critical economic indicator that measures the **average change in prices** paid by retail consumers for a fixed basket of goods and services.
- **Agency:** Compiled monthly by the **National Statistical Office (NSO)** under the **Ministry of Statistics and Programme Implementation (MoSPI)**.

India's Revised GDP Estimates and the New Measurement Framework

India has revised its GDP base year from **2011–12 to 2022–23** to better reflect the current structure of the economy.

Calculation of quarterly GDP estimates

Quarterly GDP is calculated by the **National Statistical Office** under the **Ministry of Statistics and Programme Implementation** using the **Benchmark-Indicator method**.

Household Sector Measurement

Actual annual survey data from **Annual Survey of Unincorporated Sector Enterprises (ASUSE)** and **Periodic Labour Force Survey (PLFS)** are now used instead of proxy indicators. It improves accuracy and timely assessment of the household sector.

Use of GST Data

GST data is systematically used across manufacturing and non-financial services. It supports state-wise allocation, quarterly estimation and annual validation. It strengthens cross-verification in Quarterly and Annual National Accounts.

e-Vahan Data base

Data from the **e-Vahan** portal is used. It estimates Private Final Consumption Expenditure (PFCE) on road transport services. This improves measurement of household **transport spending**.

PFMS-Based Government Estimates

Data from the **Public Financial Management System (PFMS)** is used for compiling government accounts. Actual expenditure at the First Revised Estimates (FRE) stage is used instead of Revised Estimates (RE). This improves central and state government distribution accuracy.

Incorporation of Recent Sectoral Studies

Updated rates and ratios from expert institutions are included. Studies cover grass & fodder, fisheries, milk products and transport services. This improves robustness and reliability of national income estimates.

Refined Deflation Techniques

Double deflation is applied in manufacturing and agriculture. **Double deflation** adjusts both output and input prices (used in manufacturing/agriculture)

Single deflation is discontinued; single extrapolation is used in other sectors. Over 260 item-level CPI indices are used for granular price adjustment.

Integration of Supply and Use Tables (SUT)

SUT aligns production and expenditure estimates. It applies product-balancing (total supply = total use). This reduces statistical discrepancies and ensures internal consistency.

Updated Compilation Parameters

Rates and ratios are revised using recent surveys and MoSPI studies. Old fixed ratios and proxy indicators are reduced.

Segregation of Multi-Activity Corporations

Earlier, total value added was assigned to the principal activity. Now, MGT-7/7A filings are used to distribute value across activities.

Example: If a company earns, 60% from manufacturing, 30% from trade and 10% from services

Earlier, 100% was counted under manufacturing. Now, 60% manufacturing, 30% trade, 10% services. This gives **more accurate sector-wise GDP representation**.

Improved PFCE Estimation

Mixed methodology using Household Consumer Expenditure Survey, production data and commodity flow approach. Adoption of **Classification of Individual Consumption According to Purpose (COICOP) 2018** ensures global consistency. This enhances measurement of household consumption.

Inclusion of Domestic Workers

Hired domestic workers are included under household employer activities. This expands services sector coverage.

Capturing Digital & Gig Economy

Corporate digital activities were covered through MCA-21 filings. The new series includes **unincorporated, self-employed and informal**

digital workers. This improves annual capture of platform and gig economy contributions. The new GDP series (Base Year 2022–23) improves accuracy, transparency, and sectoral coverage by revising the base year, integrating **better data sources.**

ENVIRONMENT

38) PENCH NATIONAL PARK

Why in News?

The Nagpur Bench of the Bombay High Court intervened following reports of a proposed music festival, "Kolitmara Sangeet Mahotsav," planned within the forest area of the Pench Tiger Reserve.

About

- It is a transboundary tiger reserve in the Satpura–Maikal ranges of Central India, spread across Seoni and Chhindwara districts of Madhya Pradesh and Nagpur district of Maharashtra.
- The reserve is dominated by Southern Tropical Dry Deciduous forests, with Teak (*Tectona grandis*) as the principal species.
- The Pench River flows north to south through the reserve, dividing it into nearly equal eastern and western sectors.
- The Pench River, a tributary of the Kanhan River, feeds the Totladoh Dam, which supplies hydroelectric power and drinking water to Nagpur and nearby regions.
- Major vegetation includes teak, saja, tendu, mahua, and bamboo, along with grasslands and shrubs that support herbivore populations.
- The reserve hosts tigers, leopards, dholes (wild dogs), jackals, hyenas, sloth bears, deer species (chital, sambar, nilgai), wild boars, and langurs.
- Over 300 bird species such as peafowl, owls, parakeets, and migratory waterfowl are recorded, along with reptiles like crocodiles and pythons.

- Pench is considered a source population area for tigers, supported by high herbivore density (about 90 animals per sq. km).
- It forms a key link in the Kanha–Pench corridor, facilitating genetic exchange between tiger populations in Central India.
- In 2024, Pench (Maharashtra) was designated India's first Dark Sky Park, aimed at reducing light pollution and protecting nocturnal wildlife.



Pench Tiger Reserve (PTR) is one of India's most prominent tiger habitats, famous for being the original setting of Rudyard Kipling's The Jungle Book.



39) KUNO NATIONAL PARK

Why in News?

Three cheetah cubs were born at Kuno National Park to the South African female cheetah Gamini, marking another successful breeding milestone under Project Cheetah.

About

- **Kuno National Park** is Located in the **Sheopur district of Madhya Pradesh**, nestled in the **Vindhyan Hills**, and forms part of the **Khathiar-Gir dry deciduous forests ecoregion**.
- Named after the **Kuno River**, a major tributary of the **Chambal River**, which flows from **south to north through the park**, dividing it into two sections and serving as the primary water source.
- The terrain consists of **plateaus, valleys, seasonal rivers, grasslands, and hilly landscapes**, creating a variety of ecosystems. Known for its **savannah-like grasslands**, which resemble **African savanna ecosystems**, making it suitable for large predators.
- **Flora:** Dominated by **tropical dry deciduous forests, savannah grasslands, and riverine forests**. **Kardhai (Anogeissus pendula), Salai (Boswellia serrata), Khair (Acacia catechu) and Ber (Ziziphus mauritiana)**
- **Fauna:** Home to several carnivores and mammals such as, **Indian leopard, Sloth bear, Indian wolf, Striped hyena, Golden jackal, Bengal fox, Dhole, Jungle cat** Prey species include **Chital, Sambar, Barking deer, Chinkara, and Nilgai**. The park also supports **over 120 species of birds**.
- The project is implemented by the **National Tiger Conservation Authority (NTCA)** under the **Ministry of Environment, Forest and Climate Change (MoEFCC)** with technical support from the **Wildlife Institute of India (WII)**.

Project Cheetah

- **Cheetah Introduction:** 8 cheetahs from **Namibia (September 2022)** and 12 cheetahs from **South Africa (February 2023)**
- **Current Status (March 2026):** Around 48 cheetahs, including 29 Indian-born cubs.
- **World's first intercontinental large carnivore translocation project.**
- **Cheetahs were translocated from Africa to India under Project Cheetah to reintroduce the species into Kuno National Park, as cheetahs had become extinct in India in 1952.**

40) FOREST RIGHTS ACT

Why in News?

The Union Ministry of Tribal Affairs (MoTA) has launched an inquiry into the Odisha government's recent decision to dismantle its dedicated administrative framework for the Forest Rights Act (FRA), 2006.

About

The **Forest Rights Act (FRA), 2006**, formally known as the **Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006**, aimed at correcting the historical injustice faced by forest-dwelling communities by recognizing their rights over forest land and resources.

Key Features of the Forest Rights Act, 2006

Objective

- Recognizes and vests forest rights and land occupation to **Forest Dwelling Scheduled Tribes (FDSTs)** and **Other Traditional Forest Dwellers (OTFDs)**.
- Corrects **historical injustice** and ensures **livelihood and food security** of forest-dependent communities.
- Promotes **sustainable use of forests, biodiversity conservation, and ecological balance**.

Eligibility to Enjoy Rights over Forest Land

- **FDST:** Must primarily reside in forests and depend on them for livelihood.
- **OTFD:** Must have lived in forest areas for **three generations (75 years)** prior to **13 December 2005**.
- Only those **occupying forest land before 13 December 2005** are eligible to claim rights.

Rights Recognized

- **Title Rights:** Ownership of forest land under cultivation (up to **4 hectares**); no new land is granted.

- **Use Rights:** Rights over **Minor Forest Produce (MFP)**, grazing lands, water bodies, and pastoral routes.
- **Relief & Development Rights: Rehabilitation** in case of illegal eviction and access to basic amenities.
- **Forest Management Rights:** Communities can **protect, conserve, regenerate, and manage Community Forest Resources (CFR)**.

Institutional Mechanism

- **Gram Sabha** is the **primary authority** to initiate and determine forest rights claims.
- It forms **Forest Rights Committees (FRC)** to verify claims and prepare resolutions and maps.
- **Ministry of Tribal Affairs (MoTA)** is the **nodal ministry** for implementation.

Powers of the Gram Sabha

- **Decision-making:** Prior informed consent required for diversion of forest land for non-forest purposes.
- **Local infrastructure:** Can recommend diversion of forest land for **13 public utility projects** with felling of **≤75 trees per hectare** (Section 3(2)).
- **Quasi-judicial role:** Initiates and verifies **Individual Forest Rights (IFR)** and **Community Forest Rights (CFR)** claims using oral testimony, traditional records, and physical evidence.
- **Forest governance:** Regulates access to **Community Forest Resources**, ensures sustainable use, and can stop activities harmful to forests and biodiversity.
- **Resource rights:** Communities can **own, collect, use, and dispose of Minor Forest Produce (MFP)**.

Safeguards and Special Provisions

- **Joint land titles** in the name of spouses to promote **gender equality**.
- Land recognized under the Act is **inalienable**—cannot be sold or transferred, only inherited.

- Rights in **Critical Wildlife Habitats (CWH)** can be modified only when **scientific evidence proves coexistence is impossible**.
- **Minor Forest Produce** includes all **non-timber forest produce** such as bamboo and cane.
- **Oral testimonies, community verification, and physical indicators** are accepted as valid evidence for claims.

41) GREEN CREDIT PROGRAM

Why in News?

The **Supreme Court** expressed concern that the **Green Credit Programme (GCP)** could lead to **afforestation of natural ecosystems such as grasslands and wetlands**, which are **ecologically distinct from forests**.

About

- The **Green Credit Programme (GCP)** is a flagship, market-led initiative under **Mission LiFE** that gamifies environmental conservation. It converts **voluntary pro-planet actions**—such as water conservation and afforestation—into tradable digital assets called **Green Credits**, creating a **financial incentive** for ecological restoration beyond carbon sequestration.
- **Green Credit Programme** include **credit generators** such as individuals, communities, Farmer Producer Organizations (FPOs), NGOs, private industries (including MSMEs), Public Sector Undertakings (PSUs), and urban/rural local bodies. **State Forest Departments**. **Credit buyers** include companies meeting obligations under the **Van (Sanrakshan Evam Samvardhan) Adhinyam, 1980**, listed firms improving ESG performance under **Business Responsibility and Sustainability Reporting**, and voluntary buyers.

- **Launched at COP28 (Dubai) in 2023** as part of **Mission LiFE**. Established under the **Environment (Protection) Act, 1986**.
- **Nodal Ministry:** Ministry of Environment, Forest and Climate Change (MoEFCC).
- **Administrator: Indian Council of Forestry Research and Education** – responsible for implementation, monitoring, registry, and verification.

Mechanism of Green Credit Trading

- Entities undertake **environment-positive projects** (e.g., restoration of degraded land).
- Projects are **verified by ICFRE or accredited agencies**; for plantation, credits depend on **tree survival and ≥40% canopy cover after 5 years** (2025 rules).
- Verified projects receive **digital Green Credit Certificates** recorded in a **Green Credit Registry**.
- Credits can be **traded on a domestic market platform**, similar to an exchange.
- Companies may purchase credits to meet **CSR and ESG commitments**.
- A single activity can generate **both Carbon Credits and Green Credits**.

Green Credit Activities

- **Tree Plantation** – increasing green cover.
- **Water Conservation** – water harvesting, efficiency, and wastewater reuse.
- **Sustainable Agriculture** – natural/regenerative farming and land restoration.
- **Waste Management** – improved collection, segregation, and treatment.
- **Air Pollution Reduction** – activities reducing air and other pollution.
- **Mangrove Conservation** – protection and restoration of mangroves.
- **Ecomark Promotion** – encouraging eco-labelled products.
- **Sustainable Buildings & Infrastructure** – eco-friendly construction practices.

- **Thresholds and benchmarks** are defined for each activity to determine the **issuance of Green Credits**.

Green Credit Rules

- **Identification of Land:** *Forest Departments of all States and UTs must identify **degraded land parcels** under their control to increase green cover.*
- **Land Criteria:** *The selected land must be **free from encumbrances** and have a **minimum area of 5 hectares** for plantation.*
- **Plantation Timeline:** *Tree plantation must be **completed within two years** under the direction of the ICFRE.*
- **Green Credit Issuance:** *ICFRE issues **Green Credits (GCs)** at the rate of **one credit per arown tree**. with a*

42) INDIAN MOUNTAINEERING FOUNDATION

Why in News?

The Odisha Government **signed** a Memorandum of Understanding (MoU) **with the Indian Mountaineering Foundation (IMF)** to promote adventure tourism in the state.

About

- The **Indian Mountaineering Foundation (IMF)** serves as the national apex body dedicated to the promotion and regulation of mountaineering and allied climbing sports within the country.
- Established in **1958**, the foundation was initially formed **to support and coordinate climbing expeditions in the Indian Himalayas**, later evolving into a comprehensive **regulatory authority**.
- Recognized by the **Ministry of Youth Affairs and Sports**, Government of India.
- The IMF plays a critical role in **granting clearances for expeditions, maintaining safety standards, and fostering environmental awareness** among climbers.

- Headquartered in **New Delhi (Chanakyapuri)**, the foundation also acts as the primary representative for India in international mountaineering forums.

Publications of the Indian Mountaineering Foundation

- **Indian Mountaineer** – Official annual/biannual journal.
- **Apex** – Periodic newsletter.
- **National Log of Climbs** – Repository of all sanctioned Himalayan expeditions.
- **Clean Mountain Guidelines** – Environmental rules requiring expeditions to bring back their waste.



First Indian to Summit Mount Everest

- ***Avtar Singh Cheema became the first Indian to reach the summit of Mount Everest on 20 May 1965.***
- ***He was part of the 1965 Indian Everest Expedition led by Mohan Singh Kohli.***

SCIENCE AND TECHNOLOGY

43) PLI SCHEME FOR ADVANCE CHEMISTRY CELLS

Why in News?

The Ministry of Heavy Industries reported progress under the National Programme on Advanced Chemistry Cell (ACC) Battery Storage.

So far, **40 GWh capacity has been allocated**, leading to **₹3,237 crore investment and 1,118 jobs** as of December 31, 2025.

About

National Programme on Advanced Chemistry Cell (ACC) Battery storage was approved by the Union Cabinet on 12.05.2021 with budgetary outlay of Rupee 18,100 crores.

It is a **Central Sector Scheme** aimed at strengthening India's capacity to manufacture advanced battery technologies. It promotes the establishment of **50 GWh of ACC battery production** with mandatory domestic value addition to ensure **globally competitive and sustainable battery manufacturing in India**.

This scheme will strengthen the ecosystem for Electric Mobility and Battery Storage in the country.

Progress and Operational Framework

Beneficiary companies under the scheme must ensure that **at least 25% of the battery components are made in India initially**, and increase this to **60% within five years**. They must also invest **₹225 crore per GWh of committed battery manufacturing capacity within two years**.

The scheme had a **two-year preparation (gestation) period from 1 January 2023 to 31 December 2024**, followed by a **five-year performance period from 1 January 2025 to 31 December 2029**.

Advanced Chemistry Cells (ACC): Next-Generation Battery Technology

Advanced Chemistry Cells (ACC) are **new-generation rechargeable batteries** that store and supply electricity efficiently using advanced chemical compositions. They are designed to have **higher energy density, longer life, faster charging, and better safety** compared to conventional batteries.

ACC technologies include batteries such as **lithium-ion, solid-state, sodium-ion, and metal-air**, which are widely used in **electric vehicles (EVs), renewable energy storage, consumer electronics, and grid storage systems**.

44) India-AI Impact Summit 2026

Why in news?

The **India-AI Impact Summit 2026** began at **Bharat Mandapam, New Delhi**, organized by the **Ministry of Electronics and Information Technology**.

Key outcomes of India-AI Impact Summit

The **AI Summit 2026 (India AI Impact Summit 2026)** produced major outcomes.

1. Countries adopted the **New Delhi Declaration**, which promotes responsible, inclusive, and globally coordinated development of AI.
2. Another key outcome was the **launch of new AI models and indigenous technologies**, including multilingual and multimodal systems developed in India for instance, **Sarvam AI models, BharatGen Param2, Gnani.ai Vachana**.
3. The summit also resulted in launch of government initiatives such as **AI Impact startup book**, platforms like **health data AI system (BODH)** for secure AI development.

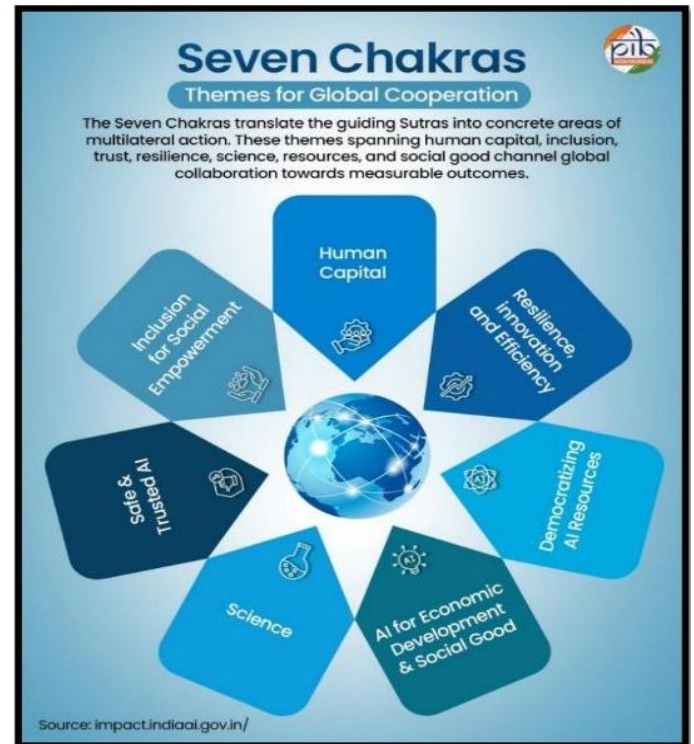
AI Impact Summit anchored in 3 foundational pillars, or 'Sutras': People, Planet and Progress.

Foundational Pillars: The Three Sutras and Seven Chakras Driving Global Collaboration of AI Impact



Building on the three foundational Sutras, the deliberations at the AI Impact Summit is structured around 7 **Chakras**. These Chakras represent key areas of **multilateral cooperation** that channel collective efforts towards **inclusive and sustainable societal outcomes**.

Ai initiatives



Expected Outcomes of the Summit



45) GRAPHICS PROCESSING UNITS

Why in news?

The **IndiaAI Mission** is set to launch **AI Mission 2.0** to strengthen India's artificial intelligence

ecosystem. The mission plans to **procure around 20,000 additional Graphics Processing Units (GPUs)** to expand common AI computing infrastructure for researchers, startups, and institutions.

About:

- GPUs are **specialized electronic processor** designed to perform **parallel computations**, mainly for graphics rendering and large data processing.
- Originally developed for **computer graphics and video processing**, but now widely used in **Artificial Intelligence (AI) and machine learning**.

Key Features:

- Can process **thousands of calculations simultaneously** (parallel processing).
- Much faster than **Central Processing Units (CPUs)** for tasks involving large datasets.

Uses:

- AI and machine learning model training
- Scientific computing and simulations
- Data analytics and deep learning
- Gaming and graphics rendering

46) DUAL USE AI SYSTEM**Why in news?**

At the 2026 India AI Summit, the Indian Army showcased indigenous dual-use AI systems strengthening **defence preparedness and disaster resilience**.

Dualistic use AI system

Dual-use AI systems are technologies designed for both **military and civilian applications**. They support defence operations while also helping in areas such as **disaster management, cybersecurity, and governance**.

By improving efficiency across these sectors, these systems strengthen national security and promote **technological self-reliance under the Atmanirbhar Bharat initiative**

AI System	Key Function	Military Use	Civilian / Dual Use
AI Examiner	Automated assessment and feedback tool	Training evaluation for soldiers	Education and digital learning platforms
SAM-UN	AI-enabled geospatial situational awareness system	Mission planning and command decision support	Disaster response and smart city command centres
EKAM (AI-as-a-Service)	Secure indigenous AI cloud platform	Military data processing in secure networks	Government digital infrastructure and data sovereignty
PRAKSHEPAN	AI-based climatology and disaster prediction system	Operational weather and terrain risk assessment	Early warning for floods, landslides and avalanches
XFace	Facial recognition and identity verification system	Security checks and surveillance	Smart governance and public security systems
Nabh Drishti	Mobile telemetry-based real-time reporting platform	Battlefield reporting and monitoring	Infrastructure monitoring and data visualization
AI-in-a-Box	Portable edge-AI platform for remote environments	Deployment in field operations without internet	Use in remote disaster zones or rural areas

47) RARE EARTH PERMANENT MAGNETS

Why in news?

India recently announced that it plans to **start domestic production of rare-earth permanent magnets within 2026**, which is a major step in building a local supply chain for critical minerals used in high-tech industries

About

Rare-earth permanent magnets are **very powerful magnets made using rare-earth elements** from the periodic table. They are the **strongest type of permanent magnets available today** and are widely used in modern technology.

Main Types of Rare-Earth Permanent Magnets

- 1. Neodymium Magnets (NdFeB)**- Made from **neodymium, iron, and boron**.
- 2. Samarium-Cobalt Magnets (SmCo)**- Made from **samarium and cobalt**, slightly weaker than neodymium magnets but **very heat-resistant and corrosion-resistant**.

Key features

- 1. Extremely High Magnetic Strength**- Much stronger than traditional magnets (like ferrite or Alnico).
 - Neodymium magnets, for example, can be **10–20 times stronger** than ordinary magnets of the same size.
- 2. Permanent Magnetism**- Retain their magnetism **without any external power**.
- 3. High Coercivity (Resistance to Demagnetization)**- Hard to demagnetize even under strong opposing magnetic fields. Especially true for **samarium-cobalt (SmCo) magnets**, which resist demagnetization at high temperatures.
- 4. Temperature Stability**- SmCo magnets: **stable at high temperatures** (up to ~350°C).

- 5. Compact and Lightweight**- High energy density, **small magnets can produce strong fields**.
- 6. Corrosion Sensitivity**- NdFeB magnets **can corrode** easily hence often coated with nickel, zinc, or epoxy. SmCo magnets are naturally **corrosion-resistant**.

Applications

1. Electric vehicle motors
2. Smartphones and speakers
3. Hard drives
4. Robotics
5. Wind turbines
6. Aerospace systems
7. Satellites
8. Military equipment

Disadvantage

High Cost- Made from rare-earth elements like neodymium or samarium that are expensive and price-volatile.

Environmental & Supply Concerns- Mining rare-earth elements are environmentally damaging. Supply is concentrated in a few countries' geopolitical risks.

SPACE

48) POLAR SATELLITE LAUNCH VEHICLE

Why in News?

A committee that includes former Principal Scientific Advisor, and former Chairman, India Space Research Organisation (ISRO), has been formed to investigate the **recent successive failures of ISRO's Polar Satellite Launch Vehicle (PSLV)**.

About

Polar Satellite Launch Vehicle (PSLV) is the **third generation launch** vehicle of India. It is the first Indian launch vehicle to be equipped with **liquid stages**.

PSLV is known as **ISRO's "workhorse"** because of its long record of **consistent, precise, and cost-effective launches**, especially into **Low Earth Orbit (LEO)** and **Sun-Synchronous Polar Orbit (SSPO)**.

Structure of PSLV

1. First Stage (PS1)

The first stage is the **core stage** of PSLV providing major thrust during lift-off. It uses a solid rocket motor (S139) with HTPB (Hydroxyl-terminated polybutadiene) propellant to overcome Earth's gravity and dense lower atmosphere.

2. Second Stage (PS2)

The **second stage (PS2)** uses a **liquid propulsion system** powered by the **Vikas engine**, developed by the **Indian Space Research Organisation**. It uses UDMH (Unsymmetrical dimethylhydrazine) and nitrogen tetroxide (N_2O_4) and provides controlled thrust after first stage separation.

3. Third Stage (PS3)

The **third stage (PS3)** is a **solid rocket motor (S7)** that uses **HTPB propellant**. It provides high thrust beyond the dense atmosphere and increases velocity toward the orbital path

4. Fourth Stage (PS4)

The **fourth stage (PS4)** is the **final stage of PSLV** and uses **two liquid engines (PS-4)** with **MMH (Monomethylhydrazine)** and **MON (Mixed Oxides of Nitrogen) propellants**. It performs precise orbital insertion and supports multiple satellite deployment.

PSLV's Payload Capacity: It can place **up to 1,750 kg** into a 600 km Sun-Synchronous Polar Orbit (SSPO), and around **1,425 kg** into **Sub-Geostationary Transfer Orbit (GTO)**, demonstrating high mission flexibility.

Achievements: PSLV has also launched major interplanetary missions such as **Chandrayaan-1 (2008)** to the Moon and **Mars Orbiter Mission (2013)** to Mars.

Because of its high reliability, PSLV is also used to place satellites into higher orbits, including those of the IRNSS (Indian Regional Navigation Satellite System) constellation.

49) Aditya L1

Why in news?

ISRO's Aditya-L1 decodes the Impact of a Powerful Solar Storm on Earth's Invisible Magnetic Shield.

Aditya-L1

- Aditya-L1 is India's first **space-based solar observatory**, launched by ISRO to study the Sun from about **1.5 million km away** at the **Lagrangian point L1**.
- It will orbit the Sun-Earth L1 point in a **halo orbit** and continuously observe the Sun for **five years**.
- This makes ISRO the **third space agency** after NASA and ESA to place a solar observatory at L1.
- The mission was launched using **PSLV-XL** and will take roughly **125 days to reach L1**, a shorter journey than India's Mars mission, Mangalyaan.

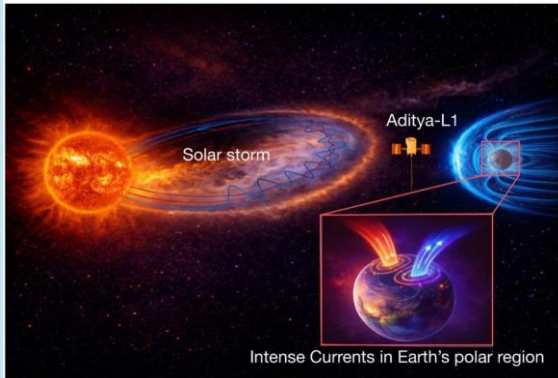
Objectives of Aditya-L1

- Study the **solar atmosphere**, including the corona, chromosphere, and photosphere.
- Observe **solar emissions** such as **solar winds, flares, and coronal mass ejections (CMEs)** to understand how they drive **space weather**.

Coronal Mass Ejection (CME): A massive cloud of hot plasma and magnetic field ejected from the Sun into space.

Lagrange Point L1 – A point between the Sun and Earth where gravitational forces balance, allowing satellites to continuously observe the Sun without

SOLAR STORM STUDY



In May 2024, Earth faced the strongest solar storm in over two decades, “Gannon’s storm,” caused by **coronal mass ejections (CMEs)** massive bubbles of hot gas and magnetic energy from the Sun.

During the storm, **two CMEs collided in space**, causing their magnetic field lines to **snap and reconnect** a process called **magnetic reconnection** which amplified the storm’s impact. Particles were accelerated, confirming this reconnection.

India’s **Aditya-L1 solar observatory**, along with six U.S. spacecraft (NASA’s Wind, ACE, THEMIS-C, STEREO-A, MMS, and DSCOVR), provided **precise multi-point measurements**, mapping the reconnection region, which was **1.3 million km across** nearly 100 times Earth’s size marking the first observation of such a giant magnetic breakup inside a CME.

This discovery **enhances understanding of solar storm evolution**, demonstrates India’s **growing leadership in space science**, and helps improve **prediction of extreme solar storms**.

50) SOLID FUEL DUCTED RAMJET TECHNOLOGY

Why in news?

The Defence Research and Development Organisation successfully carried out the flight demonstration of **Solid Fuel Ducted Ramjet technology** from the Integrated Test Range, Chandipur, **off the coast of Odisha**.

About

Solid Fuel Ducted Ramjet (SFDR) is a **missile propulsion technology** developed in collaboration with India and Russia, which works on the concept of 'ramjet engine' principle. This enables the missiles to intercept air threats at extreme ranges at supersonic speeds.

Why are they called solid fuel ducted ramjet technology

Solid Fuel Ducted Ramjet” is a ramjet that **uses solid fuel instead of liquid fuel**. It combines the **simplicity of solid rockets** with the **efficiency of ramjet propulsion** for long-range supersonic flight.

They are used in long-range supersonic missiles like **Astra Mk-II** for extended, efficient, and controlled flight.

Working Principle of SFDR (Solid Fuel Ducted Ramjet)

The Solid Fuel Ducted Ramjet (SFDR) works on the **Ramjet Engine principle**, where atmospheric air is used for combustion instead of carrying an oxidizer.

1. **Initial Boost Phase:** A solid rocket booster accelerates the missile to supersonic speed.
2. **Air Intake & Compression:** High-speed incoming air is compressed due to the missile’s velocity (ram effect).
3. **Combustion:** The compressed air mixes with solid fuel, and combustion occurs continuously.

- 4. Thrust Generation:** Hot gases are expelled through the nozzle, producing thrust and maintaining high speed.
- 5. Sustained Supersonic Flight:** The engine allows long-range, controlled, and efficient propulsion at supersonic speeds.

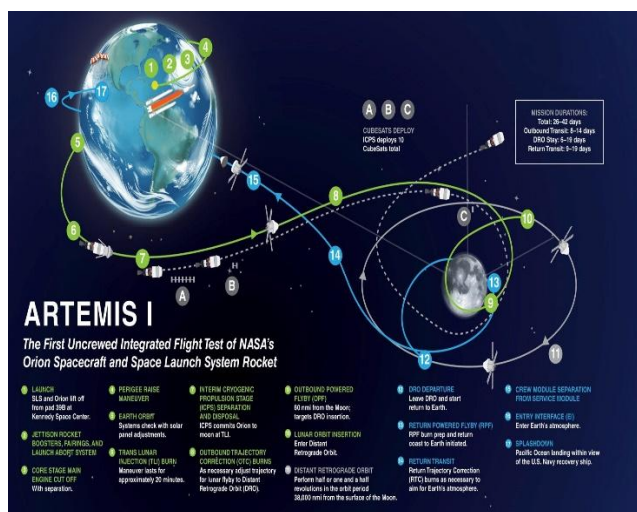
Advantages

1. Produces less flame and smoke hence they are harder to detect
2. No oxidizer needed, lighter and suitable for land, air, and naval platforms
3. Solid fuel allows long storage and quick launch readiness
4. More reliable and low maintenance than liquid-fuel systems

51) ARTEMIS PROGRAMME

Why in news?

NASA announced a major *reshaping* of its Artemis lunar exploration roadmap on **Feb 27, 2026**, aiming to maintain momentum toward human lunar landings while reducing technical risk and increasing launch frequency.



About

Under the Artemis program, NASA plans to send astronauts on progressively challenging missions to explore new areas of the Moon, advance scientific knowledge, unlock economic

opportunities, and lay the groundwork for humanity's first crewed missions to Mars.

Artemis II is NASA's first crewed mission under the Artemis programme, involving a lunar flyby (no landing) to test deep-space systems with astronauts aboard the Orion spacecraft.

Major Components

- 1. Space Launch System (SLS)-** NASA's heavy-lift rocket to carry crew and cargo to lunar orbit that is Configured for progressively higher payloads.
- 2. Orion Spacecraft-** Crew module that carries astronauts to lunar orbit and back to Earth. It includes life support, navigation, and re-entry systems.
- 3. Lunar Gateway-** Planned small space station in lunar orbit that serves as a hub for crewed missions and lunar surface operations.
- 4. Human Landing System (HLS)-** Commercial lunar landers for crew to reach the Moon's surface.

Artemis and India

- **Artemis Accords:** India formally joined the US-led Artemis Accords in 2023, aiming for cooperation in space exploration and joint missions, including with the International Space Station.
- **ISRO-NASA Collaboration:** The partnership includes potential technology sharing and joint missions under the umbrella of Artemis, strengthening India-US space ties.

52) LHS 1903



Why in news?

Astronomers recently discovered an unusual “inside-out” planetary system around the red dwarf star **LHS 1903** using the **Cheops Space Telescope**.

What is the discovery?

A unique planetary system discovered using the **CHEOPS** of the **European Space Agency**. Located about **117 light-years from Earth** in the **Lynx** constellation.

Host Star(LHS 1903)

The system orbits a red dwarf star named **LHS 1903**.

Characteristics:

- ~50% the mass of the Sun
- ~5% the luminosity of the Sun

Planets orbit very close to the star, typical for red dwarf systems.

The system consists of **four planets - two Super-Earths** (rocky) and two **mini-Neptunes** (gaseous) orbiting a **red dwarf star** located **117 light-years** from Earth.

“Inside-Out” Planetary System

- Normally, **Inner planets are rocky** and **Outer planets are gaseous**, but in this system the **innermost planet is rocky**, the next two are gaseous and the fourth one, which current planetary formation theory suggests should be gaseous, **instead is rocky**.
- Hence scientists call it an “inside-out” planetary system as the arrangement **contradicts standard planetary formation theory**.
-

Orbital Characteristics

- All four planets orbit **closer to their star than Mercury does to the Sun**.

- The outermost planet’s orbit is **only ~40% of Mercury’s orbital distance from the Sun**.

Habitability Aspect

- The outer rocky planet has:
 - **Mass:** ~5.8 times Earth
 - **Surface temperature:** ~60°C
- It **may potentially support habitable conditions**, but further observations (e.g., using **James Webb Space Telescope**) are needed.

BIO-TECHNOLOGY

53) SINGLE GENOME EDITING STRATEGY

Why in news?

PERT, a genome-editing method developed by David Liu and his team at the Broad Institute (MIT & Harvard, USA), can correct diseases caused by nonsense mutations using a single, precise editing approach.



Genome editing is a technique used to **modify the DNA of an organism** by adding, removing, or changing specific genes. It allows scientists to make precise changes in the genetic material to achieve desired traits.

Key Idea Behind PERT: One Strategy for Many Disorders

Many genetic diseases are caused by **nonsense mutations** errors in DNA that create a **premature stop signal**, causing proteins to stop forming too early. This results in incomplete or non-functional proteins and leads to disease.

Diseases Tested- The method showed promise for diseases such as: Batten disease, Tay-Sachs disease, Niemann-Pick disease, Hurler syndrome.

PERT Prime-Editing-Mediated Editing of Premature Termination Codons (New Technique)

- Prime-Editing-Mediated Editing of Premature Termination Codons.
- Modifies tRNA to bypass premature stop signals.
- Enables production of full-length functional proteins.

Other Major Genome Editing Techniques

1. CRISPR-Cas9

- Most widely used genome editing tool.
- Uses guide RNA to direct **Cas9 enzyme** to cut specific DNA sequences.
- Applications: gene therapy, agriculture, disease research.
- Simple, cost-effective, highly efficient.

2. TALENs (Transcription Activator-Like Effector Nucleases)

- Uses engineered proteins to bind and cut specific DNA sequences.
- More precise but complex and expensive than CRISPR.

3. ZFNs (Zinc Finger Nucleases)

- First-generation gene editing tool.
- Uses zinc-finger proteins to target DNA.
- Less commonly used due to complexity.

4. Base Editing

- Edits single DNA bases without cutting the DNA strand.
- Reduces unintended mutations compared to CRISPR.
- Useful for point mutations.

5. Prime Editing

- Advanced CRISPR-based method.
- Can insert, delete, or replace DNA sequences precisely.
- Called “search-and-replace” editing.

54) BIOPHARMA SHAKTI INITIATIVE

Why in news?

The Government has announced the **Biopharma SHAKTI scheme** with an outlay of ₹10,000 crore over five years with an objective to build a globally competitive domestic ecosystem for **biologics** and

biosimilars to support affordable healthcare in India.

Biologics – Medicines made from **living cells or organisms** to treat diseases.

Biosimilars – **Nearly identical copies of approved biologics**, offering similar safety and efficacy at lower cost.

About

SHAKTI stands for Strategy for Healthcare Advancement through Knowledge, Technology, and Innovation.

Focus Areas: The initiative targets non-communicable diseases like cancer, diabetes, and autoimmune disorders by focusing on the domestic production of **biologics and biosimilars**.

Ministry : Biopharma SHAKTI is under the **Department of Pharmaceuticals**, which is part of the **Ministry of Chemicals and Fertilizers**

Objectives

- I. The initiative aims to support domestic development and manufacturing of high-value biopharmaceutical products and medicines, **reduce import dependence**, and enhance India’s competitiveness in **global biologics supply chain**.
- II. Expands biopharma network by establishing 3 new NIPERs and upgrading 7 existing ones.

(NIPERs) National Institute of Pharmaceutical Education and Research are premier institutes in India for advanced education and research in pharmaceutical sciences, focusing on drug development, biopharma research, and skilled workforce

- III. Strengthens **Central Drugs Standard Control Organization** by creating a Scientific Review Cadre. Enables faster, globally credible approvals and reduces regulatory timelines.
- IV. Focuses on early-stage innovation funding and structured equity support.

Helps startups move from concept to key development milestones.

What is CDSCO?

Central Drugs Standard Control Organisation (CDSCO) is India's national regulatory authority for pharmaceuticals and medical devices.

- It operates under the **Ministry of Health and Family Welfare**.
- Headed by the **Drugs Controller General of India**.
- Headquarters: **New Delhi**.

It ensures **safety, efficacy, and quality of drugs, cosmetics, and medical devices in India**.

DEFENCE

55) TEJAS



Why in news?

Reports of a **Tejas crash** were denied by HAL (**Hindustan Aeronautics Limited**), stating it was a minor ground incident after runway overshoot issue on the ground.

About Tejas Light Combat Aircraft

Tejas is **India's** indigenously developed Light Combat Aircraft (LCA).

Developed by **Aeronautical Development Agency** in collaboration with **Hindustan Aeronautics Limited** and operated by the **Indian Air Force**. It is Designed to replace ageing **MiG-21** aircraft.

Key features

Lightweight & Agile Design

- Smallest and lightest contemporary **supersonic combat aircraft** in its class.
- Uses **composite airframe** for reduced weight and high maneuverability.
- **Delta-wing design with a single vertical fin and no horizontal tail**.

Advanced 4.5-Generation Avionics

- Equipped with **AESA radar**, advanced **electronic warfare (EW) suite**, **digital flight controls**, and **smart multi-function displays (SMFDs)**.

Quadruplex Fly-by-Wire System

- **Four-channel digital fly-by-wire** flight control system that provides **high agility, stability, and improved pilot safety**.

Engine & Performance

- Equipped with **in-flight refuelling (IFR)** capability for extended range.

Multi-Role Capability & Variants

- Can carry **air-to-air, air-to-surface, precision-guided weapons, BVR missiles, and maritime strike weapons**.

Variants include **single-seat fighter, twin-seat trainer, and advanced Mk-1A version** with improved sensors and survivability.

56) RAFAEL

Why in news?

Vice Chief of the Air Staff Air Marshal **Nagesh Kapoor** called the **Dassault Rafale** the "hero" of **Operation Sindhoor** and said the **Indian Air Force** is considering more **Multi-Role Fighter Aircraft (MRFA)**, with Rafale among the contenders.

Rafael

Rafale is a **4.5-generation multirole combat aircraft**.

Designed and manufactured by **Dassault Aviation**.

Used by the **French Air Force and Navy**, India signed a deal in **2016** to procure **36 Rafale aircraft (~₹7.8 billion deal)**, with deliveries completed by **2022** for the **Indian Air Force**.

Key features

Engines: Powered by **two engines**, allowing **supercruise capability** (sustained supersonic flight without using afterburners).

- **Speed:** Rafale can fly at a speed of 2,222.6 kilometres per hour and an altitude of 50,000 feet.
- This fighter aircraft is approximately 15.27 metres long and can carry 9,500 kilograms of bombs and ammunition at a time.

Avionics: Equipped with **RBE2 AESA radar**, **SPECTRA electronic warfare system**, and a **Helmet-Mounted Display (HMD)** for improved situational awareness and survivability.

Variants

- **Rafale C:** Single-seat variant for the Air Force.
- **Rafale B:** Twin-seat variant for training and operational flexibility.
- **Rafale M:** Naval variant optimized for carrier operations.

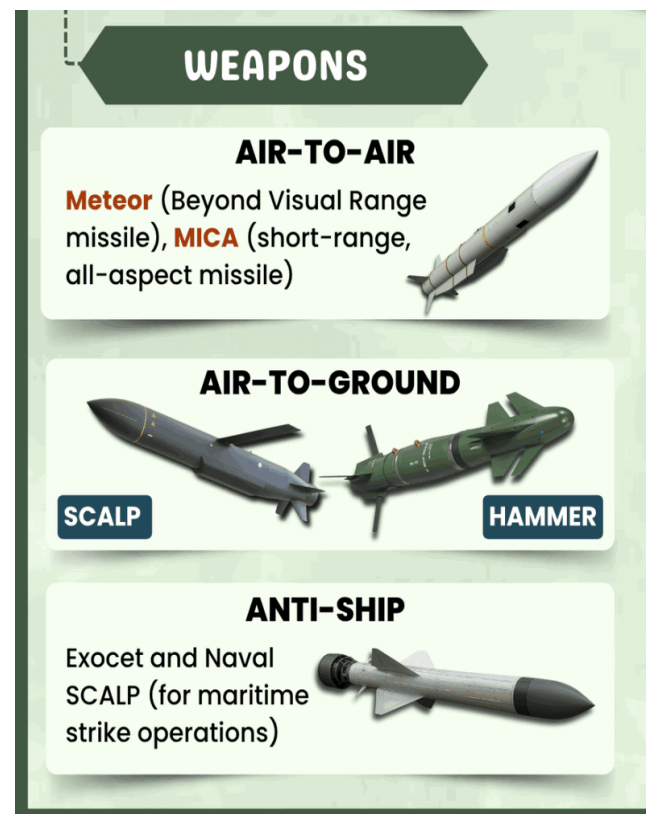
Wide Weapons Package: The **Rafale** fighter jet is equipped with advanced weapons such as the **Meteor missile**, **SCALP missile**, and **MICA missile**, forming the core of its combat arsenal.

Meteor Missile: A next-generation **Beyond Visual Range Air-to-Air Missile (BVRAAM)** capable of engaging enemy aircraft from **around 150 km**, allowing Rafale to neutralise threats before they approach close range.

SCALP Cruise Missile: A **long-range precision cruise missile** capable of striking **targets up to 300 km away**, enabling deep strikes inside enemy territory.

MICA Missile System: A **versatile air-to-air missile** equipped with a **radar seeker**, effective from **short to long ranges (up to ~100 km)**. It is already used by the **Indian Air Force** on **Dassault Mirage 2000** and is also a primary weapon of Rafale.

Combat Capability: With the ability to engage **air targets up to 150 km away** and strike **land targets up to 300 km inside enemy territory**, Rafale is considered one of the **most powerful multirole fighter jets** in operation.



57) EXERCISE VAYU SHAKTI-26

Why in news?

The Indian Air Force (IAF) successfully conducted Exercise Vayu Shakti-26 at the Pokhran Field Firing Range in Jaisalmer, Rajasthan.

Key highlights

1. The exercise showcased the operational preparedness, tactical capabilities, and combat efficiency of the IAF.
2. Guided by “Achook, Abhedya aur Sateek,” the exercise reaffirmed the Indian Air Force’s role in national security.
3. The display included **surface-to-air systems** such as **Akash** and **SpyDer**, **Short Range Loitering Munitions (SRLM)**, and **Counter Unmanned Aerial Systems (CUAS)**.
4. The exercise seamlessly integrated offensive air strikes, air defence operations, special forces missions and humanitarian assistance.

58) INDIA'S FIRST PRIVATE HELICOPTER ASSEMBLY LINE

Why in news?

India's first private sector helicopter Final Assembly Line (FAL) was inaugurated at Vemagal in Kolar district, Karnataka in February 2026.

About

First-of-Its-Kind Initiative: The Vemagal Final Assembly Line (FAL) is the first helicopter assembly facility in India established by the private sector. It strengthens the country's capabilities in **advanced aerospace manufacturing** and helps reduce reliance on imported helicopters.



Helicopter Production: The facility will assemble the **Airbus H125**, a single-engine civil helicopter widely recognized for its reliability and versatility.

Operational Uses: The **Airbus H125** and **Airbus H125M** helicopters can be used for multiple purposes, including **civil aviation** services, emergency medical transport, disaster relief, regional connectivity, and defence operations, particularly in difficult terrains such as the Himalayas.

59) ANEEL

Why in news?

NTPC Limited and Clean Core Thorium Energy are exploring the **development and deployment of the thorium-based nuclear fuel “ANEEL” (Advanced Nuclear Energy for Enriched Life)** for use in India's **Pressurised Heavy Water Reactors (PHWRs)**.

What is ANEEL?

- **ANEEL (Advanced Nuclear Energy for Enriched Life)** is a **patented nuclear fuel** developed by Clean Core Thorium Energy.
- It is a **blend of Thorium and High Assay Low Enriched Uranium (HALEU)**.
- Named in honour of Anil Kakodkar, a prominent figure in India's nuclear programme.
- Designed for use in **existing Pressurised Heavy Water Reactors (PHWRs)**.

High Assay Low Enriched Uranium (HALEU)

- **They are Uranium enriched to 5-20% of Uranium-235.**
- Most current reactors use uranium enriched **below 5% U-235.**
- Required for **many advanced nuclear reactor designs.**
- Currently produced at scale mainly in **Russia and China**, with limited production in the **United States.**

Thorium-based fuels like ANEEL support the third stage of India's three-stage nuclear power programme, which focuses on using Thorium-232 to produce Uranium-233 for long-term nuclear energy generation

How ANEEL Can Support the Green Energy Transition

1. **Compatible with existing reactors:** ANEEL can be used in India's existing Pressurised Heavy Water Reactor fleet, which is an indigenous reactor system.
2. **Faster deployment of thorium:** It enables quicker utilisation of thorium by combining it with High Assay Low Enriched Uranium, avoiding the long process required in the traditional thorium fuel cycle
3. **Lower costs and waste:** The use of ANEEL can significantly reduce reactor operating costs and the volume of nuclear waste compared to conventional natural uranium fuel.
4. **Higher fuel efficiency:** ANEEL fuel bundles last longer and achieve higher burn efficiency.
5. **Improved non-proliferation:** Spent ANEEL fuel cannot be easily used for nuclear weapons, reducing proliferation risks.

INFORMATION AND TECHNOLOGY

60) SOVEREIGN CLOUD

Why in news?

According to **Gartner**, global spending on **sovereign cloud Infrastructure-as-a-Service (IaaS)** is expected to reach **\$80 billion in 2026**, a **35.6% increase from 2025**.

About

A **sovereign cloud** is a cloud computing model in which data is **stored and processed within a country's territorial**

borders and governed **exclusively** by its **domestic laws**.

It **ensures data sovereignty**, **strengthens national security**, and meets regulatory requirements by preventing foreign jurisdiction or government access to sensitive data, especially for sectors such as government, healthcare, and finance.

India's Sovereign Cloud & Data Sovereignty Initiatives

Data Protection: **DPDP Act, 2023** ensures personal data stays in India and regulates cross-border flows.

Investment Incentives: 20-year tax holiday (till 2047) for foreign cloud firms using Indian data centers.

Strategic Cloud Push: **B-DIA** (Bharat Digital Infrastructure Association) advocates treating critical data as a national asset in sovereign clouds.

The RBI is launching the **Indian Financial Services (IFS) Cloud** in 2025–26 to establish a dedicated, high-security digital infrastructure for India's banking sector; this project ensures all financial data is stored locally, removing **dependency** on foreign cloud giants and ensuring **100% regulatory autonomy**.

Refer daily pulse "sovereign cloud" for India's Sovereign Cloud Platforms.

5 Factors to Consider When Adopting a Sovereign Cloud



Scale - Does the cloud provider offer flexibility, scalability, performance, and cost benefits without sacrificing compliance?



Control - Do you retain enough control over your data and IT infrastructure to not only comply with data sovereignty regulations but also implement strong internal practices and policies?



Expertise - Does the provider have the expertise, certifications, data handling and security practices documentation, and management tools you need?



Flexibility - Can you use a mix of internal IT resources and the sovereign cloud to build a compliant hybrid environment that delivers the best of both traditional and cloud computing?



Timeliness - Both the customer and provider must keep up to date with regulatory trends and frameworks. Do you see this work developing into a partnership, with collaboration to reduce the risk of missing changes to regulations?

SECURITY

61) VAJRA- GHAAT EXERCISE

Why in News?

In February 2026, the Indian Army conducted Exercise Vajra Ghaat at the Pokhran Field Firing Range in Jaisalmer to assess the performance of the K9 Vajra self-propelled artillery system in desert conditions.

About

- **Exercise Vajra Ghaat** is an artillery-centric drill conducted by the Indian Army's **Southern Command** at the Pokhran Field Firing Range in Rajasthan during **February 2026**.
- Led by the **White Tiger Division**, it tested the operational effectiveness and desert survivability of the **K9-Vajra** self-propelled guns. By integrating advanced surveillance with real-time target acquisition, the exercise validated refined **Tactics, Techniques, and Procedures (TTPs)** for high-precision, mobile firepower.
- Ultimately, it strengthens India's **desert warfare readiness** and reinforces strategic deterrence along the western borders through a modernized "sensor-to-shooter" network.

62) GLOBAL ECONOMIC COOPERATION SUMMIT

Why in News?

The **Global Economic Cooperation (GEC) 2026** summit was in the news because it was held in **Mumbai from February 17-19, 2024**, marking India's emergence as a "confident voice of the Global South" and a trusted alternative in a multipolar world.

About

- The **Global Economic Cooperation (GEC) 2026** summit, held in **Mumbai from February 17-19**, was the inaugural flagship event of the **Future Economic Cooperation**

Council (FECC), organized in partnership with India's **Ministry of External Affairs** and the **Government of Maharashtra**.

- This "invitation-only" forum brought together over **500 global delegates from 30+ countries**, including ministerial leaders from the US, UK, and UAE, alongside CEOs from sectors like AI and clean energy and heads of major **Sovereign Wealth Funds**.
- The primary goal was to architect a new framework for "trust-based" economic diplomacy in a multipolar world, focusing on **resilient supply chains**, infrastructure financing (such as the IMEC corridor), and the governance of emerging technologies.
- For India, the summit was a strategic platform to showcase its potential to add **\$26 trillion** to the global economy by 2047, successfully positioning the nation as a "**connector economy**" that bridges the interests of the Global South with advanced Western markets.

63) REAIM SUMMIT 3rd MILITARY

Why in News?

The **3rd REAIM Summit** gained attention as over 40 countries adopted the "Pathways to Action" framework to move from ethical AI principles to real military use.

About

- The **REAIM (Responsible AI in the Military Domain)** summit was first held on **February 15-16, 2023, in The Hague, Netherlands**, co-hosted by the Dutch government and the Republic of Korea.
- It was designed as a multi-stakeholder platform bringing together **80 government delegations** (including the US and China), global tech corporations, academia, and civil society to establish ethical norms for AI in warfare.
- The primary goal was to raise global awareness and create a "Call to Action" for

the responsible development and deployment of military AI, ensuring human accountability remains central to lethal decision-making.

- While India was not an official signatory or participant in the 2023 inaugural event—choosing a "watch-and-wait" approach to protect its strategic autonomy—it remains a critical stakeholder today as a rising AI power.
- Indian stakeholders, including the **DRDO**, defense startups, and policy think tanks, now focus on ensuring that emerging global regulations do not become "technology-denial" regimes that limit India's ability to use AI for high-altitude border security and counter-terrorism.

INTERNATIONAL RELATIONS

64) KIMBERLY PROCESS

Why in News?

India assumed the Chairmanship of the **Kimberley Process Certification Scheme** from 1 February 2026.

About

- The Kimberley Process Certification Scheme (KP) is an **international diamond certification mechanism** launched in 2003.
- It aims to **prevent “conflict diamonds”** (also called blood diamonds) from **entering the global market**.
- Conflict diamonds are those **rough diamonds used by rebel movements** or their allies to finance armed conflicts **aimed at undermining legitimate governments**.

Membership

- **Governments:** It includes **60 members representing 86 countries** (EU counted as one) with voting rights.
- **Industry:** It is represented by the **World Diamond Council (WDC)** as an observer.
- **Civil Society:** It is represented by the **KP Civil Society Coalition (KP-CSC)** as an observer.

Together, they cover about 99.8% of global rough diamond trade and production.

Governing Framework

- **Plenary:** It is the **highest decision-making body** which meets annually and decides by consensus.
- **Chair:** It **rotates annually** and the Vice-Chair usually becomes the next Chair.
- **Working Groups:** It handles technical and operational functions.
- **Secretariat:** It is based in Botswana which provides **administrative support only**.

Mechanism

The **Kimberley Process Certification Scheme** functions through three key requirements:

- **Certified Shipments:** Rough diamonds must have a government-validated KP certificate to be traded.
- **Restricted Trade:** It allows trade only between KP member countries.
- **Domestic Controls:** Members should enforce laws and systems to prevent conflict diamonds.

India & Kimberly Process

India assumed the KP Chair on 1 January 2026.

- **Digitalisation:** India is promoting blockchain-based traceability over paper certificates.
- **Global South Role:** India aims to bridge African producers with consumer markets and supporting capacity building.
- **Conflict Redefinition:** India advocates expansion to include human rights abuses and state-sponsored violence.

Components of KP implementation in India

- **Foreign Trade Policy (FTP):** Requires valid KP certificates and tamper-proof packaging for diamond trade.
- **Customs Enforcement:** Treats uncertified diamonds as prohibited and allows confiscation.
- **Nodal Agency Gem & Jewellery Export Promotion Council (GJEPC):** Verifies shipments, issues KP certificates, and maintains trade data.



India is the world's largest importer of rough diamonds.

India processes over 90% of the world's cut and polished diamonds.

65) NEW START TREATY

Why in News?

The New START treaty **formally expired on February 5, 2026.**

About

- The **START** is a bilateral nuclear arms control agreement between the **United States** and the **Russia** aimed at limiting and reducing their strategic nuclear weapons.
- The **first START treaty** was signed in **1991**, and ended in 2009.
- The **“New START” treaty of 2010** was **originally** designed to remain **valid for a period of ten years.**
- In **2021**, both the **United States** and **Russia** agreed to **extend the treaty for an additional five years**, thereby keeping it in effect until 5 February 2026.

Core Objectives

The treaty was designed to **prevent a nuclear arms race** by **capping the number of deployed strategic nuclear weapons.** The central limits include:

- **700** deployed intercontinental ballistic missiles (ICBMs), submarine-launched ballistic missiles (SLBMs), and heavy bombers.
- **1,550** nuclear warheads on those deployed missiles and bombers.
- **800** deployed and non-deployed missile launchers and bombers.

Verification Methods

It relies on two main pillars:

1. **National Technical Means (NTM):** Using satellites and other remote sensors to monitor missile sites.
2. **On-Site Inspections:** Teams of **inspectors physically visit the other country's bases** to count warheads and verify that launchers have been "converted" or "eliminated" according to the rules.

Current Status

- The **New START** expired on February 5, 2026, and was not extended further.
- As a result, there is now **no legally binding bilateral treaty** limiting the strategic nuclear arsenals of the **United States** and **Russia.**

66) MUNICH SECURITY CONFERENCE

Why in News?

The **62nd Munich Security Conference 2025** took place from February 13 to 15, 2026 in **Munich.**

About

- Munich Security Conference is one of the world's most important platforms where leaders discuss **international security challenges.**
- It was **established in 1963.**
- It seeks to **build trust and promote peaceful conflict resolution through dialogue** among members of the international security community.



- It provides **protected space for informal meetings between officials**, enabling quiet diplomacy and confidence-building.
- Initially, it was a small transatlantic forum for Germany, the US, and NATO allies during the **Cold War.**
- Later it expanded after the Cold War to include **Central/Eastern Europe and Russia.**
- It evolved into a **major global security forum** with leaders from **emerging powers** like China, Brazil, and India.
- Its participation now includes **governments, military, business leaders, activists, and**

civil society, covering **military, economic, environmental, and human security**.

Key activities of Munich Security Conference

- **Annual conference in Munich** brings global leaders and experts to discuss major security challenges.
- **Munich Security Report** provides data and analysis on key global security trends.
- **Thematic events** focus on specific regions or security issues throughout the year.

Key Outcomes of the 62nd Munich Security Conference (Feb 13–15, 2026)

- **Theme “Under Destruction”**: The conference highlighted the weakening of the post-1945 international order and the rise of disruptive “wrecking-ball politics.”
- **European defence**: Leaders, including Ursula von der Leyen, emphasized the need for **European strategic autonomy**, faster rearmament, and stronger defence capabilities.
- **Arctic security**: NATO discussed increasing **Russia-China activity in the Arctic** and launched the **Arctic Sentry initiative** to monitor and secure the region.
- **Global partnerships**: Strengthening **Europe-Indo-Pacific security links** was emphasized, alongside a **G-4 meeting** (India, Brazil, Germany, Japan) on **UN Security Council reform**.
- **Ukraine**: The conference reaffirmed **long-term support for Ukraine** in its conflict with Russia.

67) BOARD OF PEACE

Why in News?

President Donald Trump hosted Board of peace’s inaugural summit in Washington, D.C., on February 19, 2026.

About

- The **Board of Peace** is an international peace-building initiative proposed by **Donald Trump** in 2025.

- It was originally conceived to support the **peace and rebuilding process in Gaza following the Israel-Hamas war**.
- But its framework allows it to be extended to **other conflict-affected regions around the world** in the future.
- It was endorsed by **UN Security Council Resolution 2803** (November 2025), which granted it “international legal personality” to oversee the reconstruction of Gaza.
- It is **led by Chairman Donald Trump**, who has no fixed term and holds overriding powers including inviting members, rejecting decisions, and interpreting the charter.

Membership

- Membership is **by invitation from Chairman Donald Trump**, with **permanent members contributing \$1 billion** and rotating members serving renewable three-year terms.
- India currently holds **Observer Status** to maintain strategic autonomy without contributing \$1 billion.

68) GLOBAL COALITION FOR SOCIAL JUSTICE

Why in News?

The Global Coalition for Social Justice released a joint policy brief on the social and solidarity economy to address inequality and poverty.

About

- The **Global Coalition for Social Justice** is a multi-stakeholder initiative launched by the **International Labour Organization (ILO)** in 2023.
- It aims to **accelerate progress toward the Sustainable Development Goals (SDGs)** by **placing social justice at the heart** of global, regional, and national policy making.
- It was **created to address “social justice deficits”** caused by overlapping global crises such as the digital divide, climate change, and rising inequality.

Core Objectives

- It aims to make sure economic, environmental, and social policies support each other instead of working separately.
- To promote social justice and bring it to the attention of global decision-makers.
- It also aims to collect and share the best ideas and practices on decent work and social protection.

Membership: It is voluntary and inclusive.

- Governments, employers' and workers' organizations, international and regional organizations, enterprises, NGOs, and academic institutions are all eligible to become members of the Coalition.
- **India** is a member of Global Coalition for Social Justice.

Eligibility: Partners must commit to the **Terms of Engagement**, which include upholding UN and ILO principles and actively contributing to at least one of the Coalition's thematic priorities.

Governance Structure

- **Coordinating Group:** The main decision-making body, co-chaired by the ILO Director-General, includes 12 government representatives (including India), 6 employer representatives, and 6 worker representatives, guiding overall strategy.
- **Forum:** An annual meeting for all partners to review progress and share ideas.
- **Secretariat:** It provides administrative and technical support.

Key Powers and Interventions

The Coalition does not make laws but drives action through targeted interventions:

- **Universal Social Protection:** It expands social security like pensions, healthcare, and unemployment benefits.
- **Just Transition:** It supports a green economy while protecting workers and creating new jobs.

- **AI and Work:** It uses the Network of Observatories on AI to study AI's impact on jobs, workers' rights, and digital skills.
- **Responsible Business:** It promotes fair working conditions and safeguards workers' rights in global supply chains.

69) TRI-LATERAL NAVAL EXERCISE

Why in News?

On February 13, 2026, the navies of India, Japan, and Indonesia conducted a trilateral maritime exercise in the Andaman.

About

It is an exercise that brought together frontline warships from three of the most capable resident navies in the region:

- **India** was represented by **INS Kora**, a guided-missile corvette.
- **Japan** was represented by **JS Yuudachi**, a Murasame-class destroyer of the Japan Maritime Self-Defense Force (JMSDF).
- **Indonesia** was represented by **KRI Bung Tomo**, a multi-role light frigate.

Objectives

The primary goal was to realize the "**3S**" of the **Indo-Pacific**: Stability, Security, and Safety.

- **Interoperability:** To refine the ability of these three navies to communicate and operate seamlessly during a crisis.
- **MAHASAGAR Vision:** For India, this was a practical application of its "Mutual and Holistic Advancement for Security and Growth Across Regions" (**MAHASAGAR**) doctrine.
- **Indo-Pacific "Layered Security":** The drill bridged the gap between the high-level strategic alignment of the **Quad** (represented by Japan and India) and the practical security needs of **ASEAN** (represented by Indonesia).

Location of the exercise

The **Andaman Sea** is very close to the **important maritime chokepoint** called the Strait of Malacca, which is one of the busiest shipping routes in the world.

70) INDIA-FRANCE ANNUAL DEFENCE DIALOGUE

Why in News?

The 6th India-France Annual Defence Dialogue was held in Bengaluru on February 17, 2026, co-chaired by Indian Defence Minister **Rajnath Singh** and French Minister of the Armed Forces **Catherine Vautrin**.

About

- The India–France Annual Defence Dialogue is a **ministerial-level mechanism** for reviewing and strengthening defence cooperation between India and France.
- It emerged from the **Strategic Partnership established in 1998** between India and France.
- The dialogue was established to ensure **regular high-level discussions on defence and security cooperation**.
- It also helps coordinate policies as defence trade, joint exercises, and strategic cooperation between the two countries expanded.
- The dialogue focused on **transitioning from a buyer-seller relationship to one of co-development and co-production**.

Objectives

- The dialogue aims to **strengthen bilateral defence cooperation** and strategic coordination.
- It seeks to **promote joint development and production of defence technologies**.
- It also facilitates **military-to-military cooperation through training and joint exercises**.

Functions

- The dialogue reviews **ongoing defence projects, agreements, and military cooperation activities**.
- It discusses **future defence collaboration, technology transfer, and defence industrial partnerships**.

- It also allows both countries to **exchange views on regional and global security issues, particularly in the Indo-Pacific region**.

Key Outcomes of the 6th India–France Annual Defence Dialogue (2026)

- **Defence pact renewed:** India and France extended their defence cooperation agreement for **10 more years**.
- **Missile production in India:** Bharat Electronics Limited and Safran Electronics & Defence agreed to **manufacture HAMMER missiles in India** under Atmanirbhar Bharat.
- **Helicopter assembly line:** Narendra Modi and Emmanuel Macron inaugurated the **H125 helicopter assembly line** at Vemagal, a Tata Group–Airbus joint venture.
- **Rafale indigenisation:** India sought **50% indigenous content** and expanded **MRO facilities** for Dassault Rafale jets.
- **Military cooperation:** Both countries agreed on **reciprocal deployment of military officers** to enhance interoperability.

71) UNITED STATES EXIT FROM WHO

Why in News?

The U.S. exit from the World Health Organization (WHO) became formally effective in late January 2026.

About

- The **World Health Organization (WHO)** is the specialized agency of the United Nations responsible for international public health.
- It was **established in 1948**.
- It aims to ensure that everyone, everywhere, can attain **the highest possible level of health and well-being**.

Governance and Structure

- **Member States:** It is comprised of 194 Member States.
- **World Health Assembly (WHA):** The supreme decision-making body, attended by delegations from all Member States to determine policies and approve the budget.

- **Executive Board:** It is composed of 34 technically qualified members who give effect to the decisions of the WHA.
- **Regional Structure:** The WHO operates through six regional offices.

Core Functions

- **Universal Health Coverage (UHC):** It ensures access to essential health services and financial protection.
- **Health Emergencies:** It leads global response to pandemics and outbreaks.
- **Health Promotion:** It supports health at all life stages, from birth to aging.
- **Data & Science:** It provides standards, data, and tools to track global health.

U.S. Withdrawal from the World Health Organization

- On **20 January 2025**, Donald Trump signed an executive order to withdraw the U.S. from the World Health Organization.
- As per the **one-year notice rule under the 1948 agreement**, the withdrawal became effective on **22 January 2026**.

Reasons for Withdrawal

- **COVID-19 Handling:** US has placed allegations that WHO mishandled early pandemic response and relied on information from China.
- **Lack of Reform:** It claims that WHO failed to improve transparency and accountability after the pandemic.
- **Political Influence:** It is raising concerns that WHO is **overly politicized** and influenced by countries perceived as hostile to U.S. interests.

72) UN CONFERENCE OF DISARMAMENT

Why in News?

The **UN Conference on Disarmament (CD)**'s High-Level Segment held from 23–27 February in Geneva, which brought together foreign ministers, senior diplomats, and representatives from member states to discuss urgent global security challenges.

About

- The **Conference on Disarmament (CD)** is the **world's single multilateral negotiating forum for disarmament and arms control agreements**.
- It operates within the broader United Nations disarmament machinery and is based in Geneva.
- It serves as a platform where states negotiate treaties related to **weapons of mass destruction, nuclear arms, and emerging security threats**.
- The **Conference on Disarmament (CD)** evolved from earlier disarmament groups:
 - Ten-Nation Committee (1960)
 - Eighteen-Nation Committee (1962–68)
 - Committee on Disarmament (1969–78)
- In **1978**, at a UN special session, these were merged to form the CD as a **permanent global disarmament forum**.

Membership: The Conference on Disarmament (CD) has **65 member states**, including the five nuclear-weapon states under the NPT. **Non-members can join as observers**. It **meets annually in Geneva**, follows a rotating presidency, and takes all decisions by consensus.

India is a member of UN Conference on Disarmament.

Objectives: The CD focuses on **key disarmament issues** such as nuclear disarmament, preventing nuclear war, avoiding an arms race in outer space, **assuring security for non-nuclear states**, addressing new weapons of mass destruction, **promoting overall disarmament, and ensuring transparency in armaments**.

Structure: The UN disarmament system includes three major bodies:

- The **UN General Assembly First Committee** debates and discusses global disarmament and international security issues.

- The **United Nations Disarmament Commission** deliberates and makes recommendations on disarmament matters.
- The **Conference on Disarmament** serves as the main negotiating forum for legally binding international arms control and disarmament treaties.

Major Treaties Negotiated by the CD and its Predecessors

- **The Nuclear Non-Proliferation Treaty (1968)** aims to prevent the spread of nuclear weapons and promote disarmament.
- **The Biological Weapons Convention (1972)** bans the development, production, and use of biological weapons.
- **The Chemical Weapons Convention (1993)** prohibits the production, stockpiling, and use of chemical weapons.
- **The Comprehensive Nuclear-Test-Ban Treaty (1996)** bans all nuclear test explosions worldwide.

PLACES IN NEWS

73) DEMOCRATIC REPUBLIC OF THE CONGO (DR CONGO)

Why in News?

Recently, DR Congo witnessed a coltan mine collapse in Rubaya that killed over 200 people, and a drone attack in Goma that killed a UN children's agency worker and two others, highlighting mining hazards and rising drone warfare.

About

- It is the **second-largest country in Africa** by land area.
- It shares borders with **nine countries**: Angola, Republic of the Congo, the Central African Republic, South Sudan, Uganda, Rwanda, Burundi, Tanzania, and Zambia.
- It has a small, strategic coastline on the **Atlantic Ocean** to the southwest.
- It contains the **mineral-rich Katanga Plateau**, known for cobalt, copper, tin, uranium, and diamonds.
- **Capital: Kinshasa** sits on the southern bank of the Congo River.
- The **Congo River (formerly Zaire)** is the only major river to **cross the Equator twice**.
- The **Congo Basin** is the world's **second-largest tropical rainforest** and serves as a massive carbon sink.
- **Mount Nyiragongo**, one of Africa's most active volcanoes, located in the Virunga Mountains.
- It has **over 200 ethnic groups**, with **Bantu peoples** forming the majority, including major groups like the Kongo, Luba, Lunda, Mongo, and Bemba.
- The **Goma region** is a **major hub for refugee** and Internally Displaced Person (IDP) camps due to displacement caused by the **M23 rebel group** and local militias.

- It is facing transboundary issues related to illegal cross-border trade in conflict minerals such as coltan and cobalt, along with alleged external support to rebel groups like M23.
- It has UNESCO threats such as **Virunga National Park**, which is affected by cross-border rebel movements, poaching, and illegal resource extraction.



74) ETHIOPIA AND ERITREA

Why in News?

Recently, **Ethiopia** demanded that **Eritrea** immediately withdraw its troops from Ethiopian territory, while Eritrea accused Ethiopia of trying to seize the port of **Assab** to gain access to the sea.

About Eritrea

- It is located in the **Horn of Africa (Northeast Africa)**.
- Capital: **Asmara**.
- It shares land borders with **Sudan** (west/north), **Ethiopia** (south), and **Djibouti** (southeast).
- It shares maritime boundaries across the Red Sea with Saudi Arabia and Yemen.
- It controls the **western coast of the Bab el-Mandeb Strait**, an important global shipping route.
- Major rivers include Setit (Tekeze), Gash (Mareb), Barka, and Anseba, and the **Dahlak Archipelago** is its main island group.

- Eritrea has a **hot desert climate along the Red Sea coast** and a **temperate/Mediterranean climate in the central highlands**.
- It is rich in minerals such as gold, copper, zinc, and potash, with potential oil and gas reserves.
- **Membership:** Eritrea is a member of the **African Union**
- It is facing transboundary tensions with Ethiopia, including border disputes and concerns related to Red Sea maritime access.
- It has UNESCO threats such as **Asmara: A Modernist African City**, whose preservation is affected by regional instability and limited conservation efforts.

About Ethiopia

- It is a **landlocked country in East Africa** and the **most populous nation in the Horn of Africa**.
- It became landlocked after Eritrea's secession in 1993.
- It shares borders with **six nations: Eritrea** (north), **Djibouti** (northeast), **Somalia** (east), **Kenya** (south), **South Sudan** (west), and **Sudan** (northwest).
- Capital: **Addis Ababa**.
- It is the **origin of Arabica coffee**, and **coffee ceremonies** are an important cultural tradition.
- It is **home to the Danakil Depression**, **one of the hottest and lowest places on Earth**, with **active volcanoes like Erta Ale**.
- It is involved in transboundary water disputes over the **Grand Ethiopian Renaissance Dam (GERD) on the Blue Nile** with Egypt and Sudan, and also faces tensions with Somalia over Red Sea access.
- It has UNESCO threats such as **Rock-Hewn Churches of Lalibela**, which are impacted by regional instability and conflict spillover.



75) SUDAN

Why in News?

Recently, a drone attack by the Rapid Support Forces killed **at least 24 people**, including eight children, in North Kordofan, Sudan.

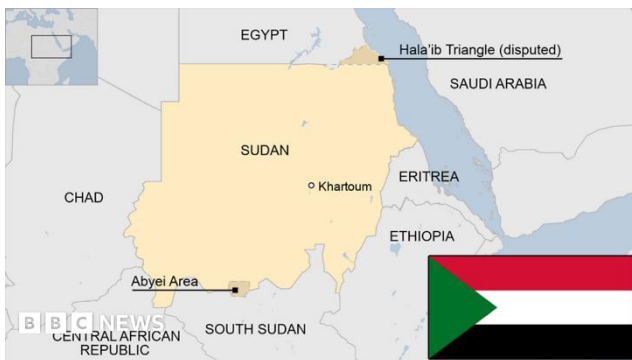
About

- It is located at the **crossroads of Sub-Saharan Africa and the Middle East** and faces the **Red Sea**.
- It shares land borders with **Egypt** (north), **Eritrea and Ethiopia** (east), **South Sudan** (south), **Central African Republic and Chad** (west), and **Libya** (northwest).
- It has a **maritime boundary along the Red Sea**.
- The **White Nile and Blue Nile meet at Khartoum to form the Nile River**.
- It is rich in natural resources such as petroleum, gold, iron ore, copper, and other minerals, with hydropower potential.
- Key disputed regions include the Hala'ib Triangle (with Egypt), Abyei Region (with South Sudan), and Al-Fashaga (with Ethiopia).
- It has witnessed large-scale displacement, with millions of refugees fleeing to **Zamzam (Darfur)** and **Chad** due to ethnic conflict between Arab groups and indigenous communities like the Fur and Masalit.

- It is currently facing a civil war between the **Sudanese Armed Forces** and the **Rapid Support Forces**, leading to a major humanitarian crisis.
- **Current Status:** The country is effectively divided, with RSF controlling parts of **Darfur, Kordofan, and Khartoum**, while SAF operates from **Port Sudan**.
- It has UNESCO sites such as **Archaeological Sites of the Island of Meroe** and **Gebel Barkal**, which are under threat due to the conflict.

About the Darfur Region

- Darfur is a region in **western Sudan** that has faced **violent conflict and humanitarian crises**.
- The area has seen **ethnic tensions between Arab and African communities**, resulting in **widespread violence and human rights abuses**.



76) PERU

Why in News?

Recently, Peruvian lawmakers elected **Jose Maria Balcazar** as the country's **temporary President** after the impeachment of **Jose Jeri**, making him the **eighth leader of Peru since 2016**.

About

- It is located just south of the Equator in **South America**.
- Capital City: **Lima**.

- It is **the third-largest country in South America**, after Brazil and Argentina.
- **Bordering Countries:** Ecuador (North), Brazil (East), Bolivia (Southeast), and Chile (South).
- **Bordering Ocean:** Its western border lies along the Pacific Ocean.
- **Pacific Ring of Fire:** Peru forms a key part of this **horseshoe-shaped zone**, which contains about **75% of the world's active volcanoes**.
- It is the **world's second-largest producer of copper (after Chile)**, which is a critical mineral for India's energy transition.
- It is **India's 3rd largest trading partner** in the **Latin American and Caribbean (LAC) region**.
- The Amazon River in Peru is home to **unique pink river dolphins**.
- It is facing transboundary challenges due to illegal cross-border mining and logging in the Amazon involving Peru, Brazil, and Colombia.
- It has UNESCO threats such as **Machu Picchu**, which is affected by regional instability and tourism disruptions.



77) BRAZIL

Why in news?

Recently, **Brazilian President Luiz Inacio Lula da Silva** visited **India** and received a **ceremonial Guard of Honour at Rashtrapati Bhavan**, during his state visit aimed at strengthening **India-Brazil relations and trade cooperation**.

About

- It is located in the **central-eastern part of South America**.
- Capital: **Brasilia**.
- It is the only country in the world through which both the **Equator** and the **Tropic of Capricorn** pass. It is situated primarily in the Southern and Western Hemispheres.
- It shares land borders with **all South American nations except Chile and Ecuador**.
- Brazil contains about 60% of the Amazon Rainforest, often called the “**Lungs of the Earth**,” the **world’s largest carbon sink** and a major biodiversity repository.
- It is addressing transboundary issues in the Amazon basin related to illegal mining, logging, and drug trafficking across neighbouring countries.
- It has UNESCO threats such as **Central Amazon Conservation Complex**, which is affected by environmental pressures and regional infrastructure projects.



78) BALUCHISTAN

Why in news?

Recently, security forces in Balochistan claimed to have killed 177 militants after coordinated attacks by the Balochistan Liberation Army.

About



- It is located in the southwestern part of **Pakistan**, on the southeastern edge of the **Iranian Plateau**.
- **Capital: Quetta** (strategically located near the Bolan Pass).
- It is the largest province of Pakistan by area, covering about 44% of the country’s total land.
- It shares borders with **Iran** to the west and **Afghanistan** to the north and northwest.
- Its southern boundary lies along the **Arabian Sea**, forming part of the Makran Coast.
- **Hingol National Park** contains **one of the world’s largest clusters of active mud volcanoes**.
- It is rich in minerals, with major copper and gold deposits at **Reko Diq** and **Saindak**.
- The province hosts the strategically important **Gwadar Port**, which is a key component of the **China-Pakistan Economic Corridor**.
- **Refugees: Hosts a large population of Afghan refugees (around 800,000)**, mainly in camps like Chaman and Surkhab, facing deportation pressures.
- **Ethnic Groups:** Predominantly Baloch and Pashtun, with minorities such as Brahui and Hazara, who are often targeted in sectarian violence.
- It is experiencing transboundary tensions along the Pakistan–Iran border involving militant activity and cross-border security concerns.

79) NIGERIA

Why in news?

Recently, gunmen killed at least **162 people** in a deadly attack in Kwara State, highlighting growing security concerns in Nigeria.

About

- It is a country located on **the western coast of Africa**. It is often called the **“Giant of Africa.”**
- It is bordered by **Niger** (north), **Chad** and **Cameroon** (east), and **Benin** (west). Nigeria also has a coastline along the **Gulf of Guinea**.
- Capital: **Abuja**.
- Nigeria has a diverse geographical landscape, with climates ranging from **arid regions in the north to humid equatorial conditions in the south**.
- The major drainage basins of Nigeria include the **Niger-Benue Basin**, the **Lake Chad Basin**, and the **Gulf of Guinea Basin**.
- The **Niger River**, after which the country is named, and the **Benue River**, its largest tributary, are the principal rivers of Nigeria.
- The **Cameroonian Highlands** is the major mountain range associated with the region.
- Nigeria possesses abundant natural resources, particularly **large reserves of petroleum and natural gas**.
- It currently hosts over **2 million internally displaced persons (IDPs)** and thousands of refugees fleeing the ongoing conflict in Cameroon and the Sahel.
- It is home to over **250 ethnic groups**, dominated by the **Hausa-Fulani** (north), **Yoruba** (southwest), and **Igbo** (southeast).
- It is facing transboundary security challenges in the **Lake Chad Basin**

involving insurgent groups operating across Nigeria, Niger, Chad, and Cameroon.

- It has UNESCO threats such as **Sukur Cultural Landscape**, which is vulnerable due to cross-border insurgency and limited access for conservation.
- **Membership:** Nigeria is a member of the United Nations (UN), World Trade Organization (WTO), International Monetary Fund (IMF), Organization of the Petroleum Exporting Countries (OPEC), African Union (AU), and the Commonwealth of Nations (Commonwealth).



80) THAILAND

Why in news?

Recently, Anutin Charnvirakul's Bhumjaithai Party won a surprise victory in the February 2026 general election in Thailand and formed a coalition government with a parliamentary majority.

About

- It is located in the **center of Mainland Southeast Asia**, extending from the foothills of the Himalayas to the Malay Peninsula.
- **Capital City: Bangkok** (known locally as *Krung Thep*), situated at the mouth of the Chao Phraya River.
- It shares borders with **Myanmar** (north and west), **Laos** (north and east), **Cambodia** (southeast), and **Malaysia** (south).

- It is unique for having coastlines on two different major water bodies: the **Andaman Sea** (Indian Ocean) to the west and the **Gulf of Thailand** (Pacific Ocean) to the east.
- The **Isthmus of Kra** is a key strategic point and the proposed site of a “**Landbridge**” project to **bypass the Strait of Malacca**.
- It is a leading global exporter of **natural rubber** and **rice**; it also possesses significant deposits of **tin, gypsum, and tungsten**.
- It is a **founding member of ASEAN** and an **active partner in BIMSTEC**.
- The **Chao Phraya River**, known as the “**River of Kings**,” is Thailand’s most important waterway, formed by the confluence of the Ping River and Nan River; and it serves as the lifeline of the country’s agricultural heartland.
- It is facing transboundary water-sharing issues in the **Mekong River** with upstream countries like China and Laos due to dam construction.
- The **Preah Vihear Temple**, a UNESCO World Heritage Site, is a long-standing source of **conflict between Cambodia and Thailand**, and has become a high-profile threatened area, with recent clashes in February 2026 and airstrikes in late 2025 causing structural damage to its ancient gateways (gopuras).



SCHEMES & INITIATIVES

81) PM-KUSUM

Why in News?

PM-KUSUM gained attention in Budget 2026–27 with its allocation nearly doubled to ₹5,000 crore, alongside the proposed PM-KUSUM 2.0 introducing a 10 GW agrivoltaics component for simultaneous solar power generation and farming.

About

- PM-KUSUM Launched in **March 2019** by the **Ministry of New and Renewable Energy (MNRE)**, the **PM-KUSUM** scheme provides energy security to farmers by de-dieseling the agricultural sector.
- Extended until **March 31, 2026**, the scheme features three components: installing **10,000 MW** of small solar plants on barren land, deploying **14 lakh standalone solar pumps**, and solarizing **35 lakh grid-connected pumps**.
- With a **30%–50% Central Financial Assistance (CFA)** and additional state subsidies, it enables farmers to reduce irrigation costs, earn income by selling surplus power to DISCOMs, and access **collateral-free loans** under Priority Sector Lending.

Objectives:

It includes three components:

- **A:** Installing **10,000 MW** of small solar plants on barren land to sell power to DISCOMs.
- **B:** Deploying **20 lakh** standalone solar pumps in off-grid areas.
- **C:** Solarizing **15 lakh** existing grid-connected pumps to reduce costs and sell surplus energy.

Farmers receive a **30%–50% central subsidy** for pump installation.

Component A: Sets up **10,000 MW decentralized solar plants** (up to 2 MW each) on barren/fallow land, preferably within **5 km of substations**; power bought by local DISCOMs at SERC-fixed tariffs.

Component B: Supports **20 lakh standalone solar pumps** (up to 7.5 HP) for off-grid farms, replacing diesel pumps. Funding: **60% subsidy** (30% Centre + 30% State; **50% Centre in NE/Hilly states**) + **40% farmer share** (loan possible).

Component C: Solarizes **15 lakh grid-connected pumps**, cutting power bills and allowing farmers to **sell surplus solar power** to DISCOMs; same **60% subsidy structure** as Component B.

82) PM-SURAJ PORTAL (PRADHAN MANTRI SAMAJIK UTTHAN EVAM ROZGAR ADHARIT JANKALYAN)

Why in News?

In Feb 2026, PM-SURAJ exceeded targets by disbursing ₹1,389 crore to 1.39 lakh marginalized entrepreneurs.

It also stood out for quick 2–4 week loan approvals, enabling seamless digital financial inclusion without intermediaries.

About

- PM-SURAJ Launched on **March 13, 2024**, by the **Ministry of Social Justice and Empowerment**, the **PM-SURAJ** portal was unveiled by Prime Minister Narendra Modi to provide **direct credit support** to marginalized sections (**SC, OBC, and Safai Mitras**).
- As a **one-stop marketplace**, it enables disadvantaged entrepreneurs to apply for and track business loans up to **₹15 lakh** at subsidized rates.
- By facilitating **Direct Benefit Transfer (DBT)**, the portal eliminates middlemen to

ensure financial assistance reaches the "last person in the queue."

Features

- It acts as a **Single-Window Credit Access** point that bridges the gap between institutional finance and the "last mile," allowing **beneficiaries**—including Scheduled Castes (SC), Backward Classes (OBC), and sanitation workers (Safai Karamcharis)—to transition from wage-seekers into self-reliant "Swachhata Udyamis" (Sanitation Entrepreneurs).
- The portal enables **Direct Credit Flow** of business loans up to **₹15 lakh** at **concessional rates** via Banks, NBFCs, and MFIs. By ensuring **Digital Disintermediation**, it eliminates exploitative middlemen and slashes approval times to **2–4 weeks** through a transparent, automated pipeline.
- A critical pillar of this ecosystem is its synergy with the **NAMASTE** scheme, which provides capital subsidies to manual scavengers and sewer workers to purchase mechanized cleaning equipment, thereby ending hazardous manual labor.
- This economic empowerment is reinforced by a **Holistic Social Security** net, as the portal also serves as a vehicle for the distribution of Ayushman Bharat (PM-JAY) health cards and insurance coverage, ensuring that the most vulnerable populations achieve both financial independence and long-term dignity.

83) SANKALP

Why in News?

In February 2026, **SANKALP** was in news for renewed focus in the Union Budget, with increased emphasis on strengthening skill development systems and improving industry-linked training outcomes across states.

About

- The **SANKALP** (Skill Acquisition and Knowledge Awareness for Livelihood Promotion) centrally sponsored scheme was launched on **January 19, 2018**, by the **Ministry of Skill Development and Entrepreneurship (MSDE)**.
- The program was introduced by the **Government of India** with loan assistance from the **World Bank** to strengthen the institutional mechanisms for skill development.
- It focuses on decentralizing skill planning to the district level and improving the quality and market relevance of vocational training. By creating a pool of certified trainers and establishing a robust monitoring framework, the scheme aims to enhance the employability of youth and include marginalized sections in the formal skill ecosystem.

Provisions

SANKALP transforms India's vocational training from an "input-based" model to a decentralized, **outcome-based ecosystem**.

- By empowering **District Skill Committees (DSCs)** and **State Missions (SSDMs)** through the **Mahatma Gandhi National Fellowship (MGNF)**, it aligns training with local market demands via **District Skill Development Plans (DSDPs)**.
- This decentralization bridges the gap between skill acquisition and employability through **Quality Assurance**, enhanced trainer capacity, and **Skill India Portal** monitoring.
- The primary beneficiaries are India's youth—specifically marginalized groups like **Women, SC, ST, and PwD**—who gain inclusive, industry-aligned training and sustainable livelihood opportunities.

84) VIBRANT VILLAGE PROGRAMME

Why in News?

In February 2026, the **Vibrant Villages Programme** was in news due to enhanced budgetary support and renewed focus on developing border villages with better infrastructure, connectivity, and livelihood opportunities.

About

- **Vibrant Villages Programme** Launched on **April 10, 2023**, by Union Home Minister Amit Shah from **Kibithoo, Arunachal Pradesh**, this **Ministry of Home Affairs** scheme aims to comprehensively develop northern border villages.
- It improves quality of life and livelihoods to **halt out-migration**, turning residents into a vital layer of **national security**.

Provisions

- The Vibrant Village Programme (VVP) is expanded in February 2026 (Phase II), this 100% Union-funded scheme now covers 1,954 villages along the China, Pakistan, Nepal, Bangladesh, Bhutan, and Myanmar borders.
- It aims to halt "out-migration" via 100% welfare saturation and four pillars: all-weather roads, 24x7 power, telecom, and TV access.
- The "Hub and Spoke" model empowers border residents, youth, and women through eco-tourism and cooperatives. This transforms beneficiaries into self-reliant "Swachhata Udyamis" and strategic "eyes and ears" for national security.

- Official outreach and ministerial stays integrate frontier communities into the mainstream, creating a strategic defense buffer.
- This transforms "first villages" into symbols of prosperity and internal security.

85) PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME

Why in News?

It was in news for continued support in generating rural employment through micro-enterprises with enhanced credit facilitation.

About

- Prime Minister's Employment Generation Programme Launched on **August 15, 2008**, by the **Ministry of MSME**, the **PMEGP** merged the former PMRY and REGP schemes.
- As a **credit-linked subsidy** program, it enables traditional artisans and unemployed youth to establish **micro-enterprises** in rural and urban areas, fostering sustainable **self-employment**.

Provisions

- By merging **PMRY** and **REGP**, this scheme arrests rural-to-urban migration by empowering artisans and youth to launch **non-farm micro-enterprises**. Under the **2026 framework**, it supports manufacturing projects up to **₹50 lakh** and service units up to **₹20 lakh**, providing a **15%-35% "Margin Money" subsidy** based on location and category.
- Primary beneficiaries including individuals over 18, **SHGs**, and

cooperatives—receive enhanced support if they fall under **Special Categories**(SC/ST/OBC/Women/Minorities).

- Nationally implemented by **KVIC** and locally by **DICs**, the program ensures business viability through mandatory **EDP training**, transforming first-time owners into "**Swachhata Udyamis**" and industrial contributors.

86) PM-SURYA GHAR: MUFT BIJLI YOJANA

Why in News?

It gained attention for expanded rooftop solar adoption and increased subsidies to provide free electricity to households.

About

- PM-Surya Ghar: Muft Bijli Yojana Launched on February 13, 2024, by the Ministry of New and Renewable Energy (MNRE), the PM-Surya Ghar: Muft Bijli Yojana is a flagship scheme unveiled by Prime Minister Narendra Modi.
- It aims to provide up to **300 units of free electricity** monthly to **one crore households**.
- By offering **40%–60% subsidies** on rooftop solar installations and **collateral-free, low-interest loans**, the initiative reduces bills for poor and middle-class families while driving India toward **energy self-reliance**.

Provisions

- Shifting the energy landscape toward "**prosumerism**", this scheme reduces financial burdens on poor and middle-

income families while cutting government electricity subsidies.

- As of **March 2026**, it has achieved **40 lakh installations**, targeting **30 GW capacity by 2027**.
- The program offers **Central Financial Assistance (CFA)** of **₹30,000/kW** for the first 2 kW and **₹18,000** for the third, capping total subsidies at **78,000** for systems ≥ 3 kW.
- Residential beneficiaries with valid connections and roof space also access **collateral-free, low-interest loans** (~7%).
- Beyond individual annual savings of **₹18,000** via net-metering, the initiative creates **17 lakh direct jobs** and establishes one "**Model Solar Village**" per district to demonstrate decentralized self-reliance.

87) SAHYOG PORTAL

Why in News?

Sahyog Portal was in news for strengthening coordination between law enforcement and digital platforms to ensure faster handling of unlawful online content.

About

- The **Sahyog Portal** was launched in **October 2024** by the **Ministry of Home Affairs (MHA)** and is operated by the **Indian Cyber Crime Coordination Centre (I4C)**.
- It was introduced to automate and streamline the process of sending content takedown notices to internet intermediaries like social media platforms and ISPs under **Section 79(3)(b)** of the IT Act.

- The portal acts as a centralized dashboard connecting state police, central agencies, and tech companies to ensure the rapid removal of unlawful online content, such as child sexual abuse material, fake news, and cyber-fraud links. Its goal is to create a safer and more accountable digital ecosystem by facilitating real-time coordination between the government and digital platforms.

Features

Managed by the **Indian Cyber Crime Coordination Centre (I4C)**, this centralized digital interface automates and expedites **takedown notices** to internet intermediaries (Meta, X, Google, Amazon, etc.) under **Section 79(3)(b) of the IT Act, 2000**.

- By replacing slow paperwork with a unified dashboard, it allows near-instant removal of unlawful content like **CSAM, financial fraud, and misinformation**.
- The **direct beneficiaries** are **Law Enforcement Agencies (LEAs)**—including state police and central intelligence—who gain a real-time, traceable tool for compliance.
- The **indirect beneficiaries** are the **general public**, who enjoy a more secure cyberspace through faster elimination of digital threats.

88) PM CARES FUND

Why in News?

PM CARES Fund was in news for its continued utilization in funding critical healthcare and disaster management infrastructure.

It was also highlighted for supporting emergency response capacities across states.

About

- The **PM CARES Fund**, launched **March 27, 2020**, is a **PMO-administered** public charitable trust for emergency relief.
- Chaired by the PM with the Defence, Home, and Finance Ministers as trustees, it relies on **100% voluntary, tax-exempt donations** (CSR-eligible) rather than the national budget.
- While it funds critical infrastructure and the "**PM CARES for Children**" scheme, it faces ongoing debate due to its **private audits** (vs. CAG) and current **exemption from the RTI Act**.

Provisions

- It is created to provide rapid relief during emergencies like the COVID-19 pandemic. Its beneficiaries are the **citizens of India** affected by such crises, specifically targeting those in need of medical aid, food, and rehabilitation.
- Key benefits include the "**PM CARES for Children**" scheme—which provides orphans with free health insurance, education support, and a **₹10 lakh corpus** upon reaching age 23—as well as the funding of 50,000+ ventilators, oxygen plants, and free vaccine drives.
- Unlike typical government funds, it relies entirely on **voluntary donations** (100% tax-exempt) and is managed by the PMO rather than through the national budget, which has led to ongoing debates regarding its transparency and exemption from the RTI Act,

ART & CULTURE

89) TIPU SULTAN

Why in news?

Recently, the display of a portrait of Tipu Sultan in the office of Malegaon Deputy Mayor Shaan e Hind Nihal Ahmed sparked a political controversy in Maharashtra, leading to protests, reactions from Chief Minister Devendra Fadnavis, and violence in Pune.

About

- Tipu Sultan was born in November 1750 to Haidar Ali and Fatima, and was well-educated, knowing Arabic, Persian, Kannada, and Urdu.
- He was a **powerful ruler of Mysore** and a brave warrior, famously known as the **“Tiger of Mysore.”**
- He modernised his army on European lines, took help from the French for training, and recognised the importance of naval power by planning a strong fleet and establishing dockyards.
- He was a patron of science and technology and is regarded as a pioneer of rocket technology in India; he also **promoted sericulture (silk production)**.
- Tipu supported the French Revolution ideals, joined the Jacobin Club at Seringapatam, and was called **“Citizen Tipu.”**
- As a ruler, he took strict actions against rebellions irrespective of religion and also supported temples like the Sringeri Sharada Peetham.
- He introduced administrative and economic reforms and encouraged early forms of state-led economic development.
- Tipu Sultan died in 1799 during the **Fourth Anglo-Mysore War** while defending his capital, Seringapatam.
- He is remembered as a strong, complex ruler who combined military strength, innovation, and administrative reforms.

90) RIN MUTINY

Why in news?

Recently, the 80th anniversary of the 1946 Royal Indian Navy Mutiny was commemorated.

About

- **Royal Indian Navy Mutiny** A naval uprising by Indian sailors against British rule, which began on **18 February 1946 in Bombay at HMIS Talwar**.
- Around **20,000 naval ratings from 78 ships and shore establishments** participated, protesting **poor food, racial discrimination, and harsh working conditions**.
- The mutineers raised nationalist slogans such as **“Jai Hind”, “Inquilab Zindabad”, and “Quit India”**, and hoisted the **tricolour flag of the Indian National Congress**.
- The revolt was inspired by the **Quit India Movement** and the impact of the **Indian National Army Trials**.
- The mutiny spread to several cities including **Karachi, Calcutta, and Cochin**, showing widespread unrest in the armed forces.
- However, it lacked support from major political parties like the **Indian National Congress** and the **All-India Muslim League**, and was eventually suppressed by British forces.
- After negotiations between **M. S. Khan** and **Sardar Vallabhbhai Patel**, the sailors surrendered; about **476 sailors were dismissed and court-martialed**.
- The mutiny weakened British authority and **accelerated the process leading to India’s independence in 1947**.

91) RAMAKRISHNA PARAMAHANSA

Why in news?

Recently, Sri Ramakrishna Jayanti was observed to mark the 191st birth anniversary of Ramakrishna

Paramahansa. A 'Sobha Yatra' procession was organized in Tirupati by the Ramakrishna Mission.

About Ramakrishna Paramahansa

- Ramakrishna Paramahansa (1836–1886) was **one of India's greatest spiritual leaders.**
- He was born on 18 February 1836 in Kamarpukur as Gadadhar Chattopadhyay, into a humble Brahmin family, and showed strong spiritual inclination from childhood.
- His deep devotion to Goddess Kali at the Dakshineswar Kali Temple became central to his spiritual life.
- Under the guidance of Bhairavi Brahmani, he attained spiritual enlightenment.
- He emphasised devotion, love, and direct spiritual experience rather than bookish knowledge.
- He believed that all religions lead to the same ultimate truth and that inner purity is more important than rituals.
- He taught that serving humanity is equal to serving God.
- He had a profound influence on **Swami Vivekananda.**
- His teachings inspired the establishment of the **Ramakrishna Mission in 1897.**
- His message of unity of religions, compassion, and service continues to inspire people worldwide.
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SOCIAL ISSUES

92) AI HEALTH NEW INITIATIVES

Why in news?

Recently, the union Health minister introduced two digital initiatives **Secure AI for Health Initiative (SAHI)** and **Benchmarking Open Data Platform for Health AI (BODH)** at the India AI Impact Summit 2026 to strengthen India's health-AI ecosystem.

Secure AI for Health Initiative (SAHI)

- **SAHI (Strategy for Artificial Intelligence in Healthcare for India)** is a **national framework for the responsible use of AI in healthcare**.
- It was launched by **Jagat Prakash Nadda** at the **India AI Impact Summit 2026**.
- It serves as a policy roadmap and governance framework for the ethical and transparent use of AI in the health sector.
- It promotes **secure, interoperable, and trustworthy AI systems** in healthcare.
- It encourages **collaboration among government, healthcare institutions, researchers, and technology developers**.
- It emphasizes data privacy, patient safety, and algorithmic accountability in AI adoption.

Benchmarking Open Data Platform for Health AI (BODH)

BODH is a **platform to test and validate AI-based healthcare solutions** before large-scale deployment.

- It was developed by **Indian Institute of Technology Kanpur in collaboration with the National Health Authority**.
- It uses diverse anonymized health datasets to evaluate AI models.
- It checks the **performance, reliability, bias, and robustness** of AI systems.

- It ensures that AI tools used in healthcare are safe, clinically relevant, and ready for

Digital Health Care Initiatives

- *Ayushman Bharat Digital Mission (ABDM), 2021*
- *National Health Policy (NHP), 2017*
- *National Digital Health Blueprint (NDHB), 2019*
- *Ayushman Bharat Health Account (ABHA) ID*
- *National Telemedicine Service (eSanjeevani), 2019*
- *Unified Health Interface (UHI) – Open Network Protocols*
- *Digital India BHASHINI – Multilingual Health Access*
- *National Health Stack (NHS) – Shared Digital Infrastructure*
- *Scan and Share – QR-based OPD Registration*
- *Digital Training Initiatives (NHA Digital Academy, iGOT-Karmayogi)*

real-world use.

93) DIVYANGJAN KAUSHAL YOJANA

Why in news?

The Union Minister of Finance recently announced the Divyangjan Kaushal Yojana and Divyang Sahara Yojana during the Union Budget 2026–27.

- It aims to **provide industry relevant and customized skill training to Divyangjan** (persons with disabilities).
- The objective of the scheme is to ensure **dignified livelihood opportunities and better employment prospects** for persons with disabilities.
- The scheme focuses on sectors such as **Information technology (IT), Animation, Visual Effects, Gaming and comics (AVGC0, Hospitality and food & Beverage**.
- These sectors offer **task oriented and process driven job roles** that are suitable for Divyangjan.

- The training programs will be **customized according to different categories of disabilities**.

Divyang Sahara Yojana

- The scheme aims to ensure **timely access to high-quality assistive devices** for Divyangjan and senior citizens.
- The government will support **Artificial Limbs Manufacturing Corporation of India (ALIMCO)** to expand the **production of assistive devices**.
- It also promotes **investment in Research and Development (R&D)** and the **integration of Artificial Intelligence (AI)** in assistive technologies.
- The scheme will strengthen **PM Divyasha Kendras**.
- It also proposes the establishment of **Assistive Technology Marts** as **modern retail-style centres** where Divyangjan and senior citizens can **see, try, and purchase assistive products**.

Schemes and Initiatives for Persons with Disabilities (PwD)

- *Rights of Persons with Disabilities Act, 2016*
- *Mental Healthcare Act, 2017*
- *Rehabilitation Council of India Act, 1992*
- *SIPDA (Scheme for Implementation of Rights of Persons with Disabilities Act)*
- *Sugamya Bharat Abhiyan (Accessible India Campaign)*
- *UDID (Unique Disability ID Project)*
- *Sugamya Bharat App*
- *PM e-VIDYA (DTH Channel No. 31)*
- *ADIP Scheme (Assistance to Disabled Persons)*
- *DDRS (Deendayal Divyangjan Rehabilitation Scheme)*
- *Niramaya Health Insurance Scheme*
- *PM-DAKSH-DEPwD Portal*

Schemes and Initiatives for Persons with Disabilities (PwD)

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- *Mental Healthcare Act, 2017*
- *Rehabilitation Council of India Act, 1992*
- *National Trust Act, 1999*
- *SIPDA (Scheme for Implementation of Rights of Persons with Disabilities Act)*
- *Sugamya Bharat Abhiyan (Accessible India Campaign)*
- *UDID (Unique Disability ID Project)*
- *Sugamya Bharat App*
- *ISL & E-Content (Inclusive Education Resources)*
- *PM e-VIDYA (DTH Channel No. 31)*
- *ADIP Scheme (Assistance to Disabled Persons)*
- *DDRS (Deendayal Divyangjan Rehabilitation Scheme)*
- *Niramaya Health Insurance Scheme*
- *PM-DAKSH-DEPwD Portal*
- *Divyangjan Swavalamban Yojana*
- *National Overseas Scholarship for PwDs*
- *Free Coaching for Students with Disabilities*

94) DENOTIFIED TRIBES

Why in news?

Recently, Denotified Tribes, along with nomadic and semi-nomadic tribes, demanded constitutional recognition and a separate column in the 2027 caste census to better reflect their socio-economic backwardness.

About

- **Denotified Tribes (DNTs)** are communities that were earlier labelled as “**criminal tribes**” under the colonial **Criminal Tribes Act (1871–1947)**.
- Under this law, members of these communities were **required to register with local authorities**, and failure to do so could lead to punishment under the **Indian Penal Code**.
- After India’s independence, the Act was **repealed in 1952**, and these communities were **Denotified**, meaning they were removed from the list of criminal tribes.

- Some of these communities were also **traditionally nomadic**.
- **Nomadic tribes** move from place to place without permanent settlement (e.g., Banjara, Gujjar), while **semi-nomadic tribes** shift periodically but stay temporarily in one place (e.g., Gadia Lohar, Rabari).
- Historically, many of these groups depended on **forests, grazing lands, and traditional occupations** for survival and often lacked access to **private land ownership or stable housing**. As a result, DNTs today remain among the **most marginalized and economically disadvantaged communities** in India.

Schemes and Initiatives

- *PM-YASASVI (Scholarships for DNT, OBC, and EBC)*
- *Nanaji Deshmukh Scheme (Construction of Hostels)*
- *DWBDNC (Development and Welfare Board for DNTs)*
- *National DNT Portal (Registration and Identification)*
- *PM-DAKSH (Skill Development for DNTs)*
- *Venture Capital Fund for DNTs (Entrepreneurship support)*
- *Ayushman Bharat (Targeted health cards for nomadic families)*
- *PMAY-U/G (Priority housing for semi-nomadic tribes)*
- *Livelihood Clusters (Self-Help Groups for DNT artisans)*
- *Idate Commission Roadmap (Official State-wise List)*
- *Ashram Shalas (State-run residential schools for DNT children)*

Current Status and Government Initiatives

- Around 10% of India's population is estimated to belong to Denotified, Nomadic and Semi-Nomadic Tribes (DNTs).
- In **2014**, the **National Commission for Denotified, Nomadic and Semi-Nomadic Tribes** was set up by the **Ministry of Social**

Justice and Empowerment, chaired by **Bhiku Ramji Idate**. The commission prepared a **state-wise list of DNT communities** and recommended welfare measures. Its **2018 report** identified **1,235 DNT communities** across India.

- Based on its recommendations, the government established the **Development and Welfare Board for Denotified, Nomadic and Semi-Nomadic Communities** in **2019** to implement development programmes.
- Earlier, the **Renke Commission** had also studied these communities and prepared an initial list of DNT groups.

Scheme for Economic Empowerment of DNTs (SEED)

- The Scheme for Economic Empowerment of DNTs (SEED) was launched **by the Ministry of Social Justice and Empowerment**.
- It is implemented through the Development and Welfare Board for Denotified Nomadic and Semi-Nomadic Communities.
- **Eligibility:** Families with **annual income up to ₹2.5 lakh** and not receiving similar benefits from other government schemes.
- **Key objectives of the scheme:**
 - Provide **free coaching for competitive examinations**.
 - Offer **health insurance support**.
 - Support **livelihood and skill development initiatives**.
 - Provide **financial assistance for construction of houses**.
- The government has allocated ₹200 crore for the period 2021–22 to 2025–26.

95) NATIONAL INSTITUTE OF MENTAL HEALTH AND NEURO SCIENCES (NIMHANS)

Why in news?

In the Union Budget 2026–27, Finance Minister Nirmala Sitharaman announced a new campus of

National Institute of Mental Health and Neurosciences (NIMHANS-2) in North India and the upgradation of mental health institutes in Ranchi and Tezpur into regional apex institutions.

About National Institute of Mental Health and Neurosciences (NIMHANS)

- NIMHANS is a premier institute for **mental health and neurosciences** located in Bengaluru.
- It is an Institute of National Importance providing advanced treatment, research, and training in psychiatry, neurology, and neurosurgery.
- The institute plays a key role in-
 - **Developing mental health policies,**
 - **Capacity building, and**
 - **Specialised healthcare services** across the country.
- It trains psychiatrists, psychologists, nurses, and social workers, strengthening the mental healthcare workforce.
- It contributes to **community mental health programmes, digital mental health initiatives, and national research projects.**
- In **2024**, it received the **Nelson Mandela Award for Health Promotion** from the World Health Organization for its contributions to health promotion and mental healthcare.
- The government plans to establish **NIMHANS-2** in North India and expand Emergency and Trauma Care Centres in district hospitals to provide 24×7 affordable services and improve access.

96) TOURISM

Why in news?

The “Kerala for All” conclave showcased Kerala as a model state for fully accessible, inclusive tourism, aiming for 100% disabled-friendly destinations, according to Suman Billa, Additional Director, Union Ministry of Tourism.

About

- The initiative aims to make Kerala a **“Universal Destination”** by ensuring
- accessibility for **Divyangjan and senior citizens**, based on World Tourism Organization guidelines.
- It promotes **universal design** with features like ramps, wheelchair-friendly houseboats (Alappuzha), and mobility aids at beaches such as Kovalam Beach and Fort Kochi.
- Accessibility measures include **audio guides, tactile pathways, and inclusive facilities** at places like Guruvayur Temple, along with staff training under the Responsible Tourism Mission.
- The **Thrissur model** of full accessibility is being expanded, and the **2026 “Kerala for All” campaign** aims to create a **seamless digital accessible travel system.**
- India’s tourism sector is emerging as a major driver of economic growth and employment.

Employment & Growth

- Tourism contributes about **5% to GDP** and provides around **7.6 crore jobs.**
- International tourist arrivals have **recovered to pre-pandemic levels.**
- The sector generates **significant foreign exchange** and boosts India’s **global tourism presence.**

Major Tourism Schemes and Initiatives in India

- *PRASHAD Scheme (Pilgrimage Rejuvenation and Spiritual Heritage Augmentation Drive)*
- *Swadesh Darshan Scheme & Swadesh Darshan 2.0*
- *UDAN Scheme (Regional Air Connectivity)*
- *National Digital Tourism Mission (NDTM)*
- *Incredible India Campaign*
- *Incredible India Tourist Facilitator (IITF) Programme*
- *“Heal in India” (Medical Tourism Initiative)*
- *Development of Iconic Tourist Centres Scheme*